

Lyew, Sandra

August 28, 2015

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IN THE UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF WEST VIRGINIA
AT BECKLEY

DAVID M. DAUGHERTY,

Plaintiff,

v.

CIVIL ACTION
NO. 5:14-24506

EQUIFAX INFORMATION SERVICES, LLC
and OCWEN LOAN SERVICING, LLC,

Defendants.

30(b)(6) DEPOSITION UPON ORAL EXAMINATION
OF SANDRA LYEW
TAKEN ON BEHALF OF THE PLAINTIFF

Virginia Beach, Virginia

August 28, 2015

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2 (Pages 2 to 5)

2		4	
1	Appearances:	1	E X H I B I T S (CONTINUED)
2		2	NO. DESCRIPTION PAGE
3	HAMILTON, BURGESS, YOUNG & POLLARD, PLLC	3	Exhibit 11 ACDV 7/3/2013 80
4	By: JED R. NOLAN, ESQUIRE	4	Exhibit 12 ACDV 10/1/2013 82
5	STEVEN R. BROADWATER, JR., ESQUIRE	5	Exhibit 13 ACDV 11/14/2013 86
6	5493 Maple Lane	6	Exhibit 14 ACDV 1/10/2014 89
7	Fayetteville, WV 25840	7	Exhibit 15 Letter and attached documents
8	(304)574-2727	8	from Mr. Daugherty, 3/19/14,
9	jnolan@hamiltonburgess.com	9	DD/OLS 000570-577 93
10	sbroadwater@hamiltonburgess.com	10	Exhibit 16 Letter dated March 17, 2014,
11	Counsel for the Plaintiff	11	DD/OLS 000566-568 102
12		12	Exhibit 17 ACDV response 4/24/2014 103
13	TROUTMAN SANDERS, LLP	13	Exhibit 18 ACDV response 5/5/2014 111
14	By: JASON E. MANNING, ESQUIRE	14	Exhibit 19 ACDV response 6/16/2014 115
15	222 Central Park Avenue, Suite 2000	15	Exhibit 20 Letter dated April 19, 2014,
16	Virginia Beach, VA 23462	16	DD/OLS 000223-224 117
17	(757)687-7564	17	Exhibit 21 ACDV response 6/20/2014 119
18	jason.manning@troutmansanders.com	18	Exhibit 22 Universal Data Form,
19	Counsel for the Defendant	19	DD/OLS 000310 125
20	OCWEN Loan Servicing, LLC	20	Exhibit 23 ACDV response 8/8/2014 129
21		21	Exhibit 24 ACDV response 9/19/2014 130
22		22	Exhibit 25 Letter dated March 14, 2013,
23		23	DD/OLS 000576-577 130
24		24	Exhibit 26 Credit Reporting Histories,
25		25	DD/OLS 000602-645 132

3		5	
1	I N D E X	1	30(b)(6) deposition upon oral
2		2	examination of SANDRA LYEW, taken on behalf of the
3	WITNESS EXAMINATION BY PAGE	3	Plaintiff, before Penny C. Wile, RPR, RMR, CRR, a
4	Sandra Lyew Mr. Nolan 5	4	Notary Public for the Commonwealth of Virginia at
5	Mr. Manning 132	5	large, taken pursuant to notice, commencing at 9:20
6	Mr. Nolan 163	6	a.m. on August 28, 2015, at the law offices of
7		7	Troutman Sanders, LLP, 222 Central Park Avenue, Suite
8	E X H I B I T S	8	2000, Virginia Beach, Virginia; and this in
9	NO. DESCRIPTION PAGE	9	accordance with the Federal Rules of Civil Procedure.
10	Exhibit 1 Third Notice of Deposition 7	10	- - - -
11	Exhibit 2 Litton Notice of Default letter	11	SANDRA LYEW was sworn and deposed on
12	DD/OLS 000493-494 37	12	behalf of the Plaintiff as follows:
13	Exhibit 3 "Draft" document,	13	EXAMINATION
14	DD/OLS 000594-601 38	14	BY MR. NOLAN:
15	Exhibit 4 Letter dated March 18, 2013,	15	Q. My name is Jed Nolan, and I represent
16	DD/OS 000225-2226 39	16	David Daugherty who filed a claim against OCWEN Loan
17	Exhibit 5 OCWEN Detail Transaction	17	Servicing in this matter.
18	History, DD/OLS 001635-1746 41	18	Can you state your name for the record?
19	Exhibit 6 Letter dated March 20, 2013,	19	A. Sandra Lyew, L-Y-E-W.
20	DD/OLS 000183 42	20	Q. And it's pronounced Lyew?
21	Exhibit 7 ACDV 3/19/2013 44	21	A. Yes.
22	Exhibit 8 ACDV 5/31/2013 63	22	Q. Hopefully I don't butcher that up. I
23	Exhibit 9 Equifax document, DD/OLS 000320 73	23	apologize if I do.
24	Exhibit 10 ACDV response 11/13/2014,	24	We've asked to take OCWEN's deposition
25	DD/OLS 001333-1334 76	25	today. And they've designated you as their corporate

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<p style="text-align: right;">10</p> <p>1 on the dispute.</p> <p>2 Q. Now, does OCWEN investigate disputes</p> <p>3 inhouse or do they outsource that job function?</p> <p>4 A. No. They do it inhouse.</p> <p>5 Q. So those are OCWEN employees that are</p> <p>6 investigating disputes?</p> <p>7 A. Yes.</p> <p>8 Q. How are these employees compensated?</p> <p>9 A. Compensated? I want to assume that</p> <p>10 there is an hourly pay.</p> <p>11 Q. Is there a range of salaries or an</p> <p>12 hourly rate paid to these reinvestigation employees?</p> <p>13 A. I don't know.</p> <p>14 Q. Is compensation strictly hourly or is it</p> <p>15 tied to -- are there any incentives for these</p> <p>16 employees?</p> <p>17 A. I don't know.</p> <p>18 Q. And so it's my understanding there are</p> <p>19 two ways OCWEN can receive a dispute regarding their</p> <p>20 credit: They can get a dispute directly from a</p> <p>21 borrower or a dispute can come from a credit</p> <p>22 reporting agency; is that correct?</p> <p>23 A. That is correct.</p> <p>24 Q. Are there any other ways a dispute can</p> <p>25 come to OCWEN regarding a debtor's account?</p>	<p style="text-align: right;">12</p> <p>1 account.</p> <p>2 Q. I'm sorry. Can you define response for</p> <p>3 me?</p> <p>4 A. Okay. The correspondence --</p> <p>5 Q. Correspondence? Okay.</p> <p>6 A. -- is received, and it's noted in the</p> <p>7 account, in the system. And an acknowledgment letter</p> <p>8 is sent acknowledging receipt of the correspondence.</p> <p>9 And then the investigation and/or research is</p> <p>10 conducted at that point. And then, once that is</p> <p>11 done, then the response gets sent to the borrower.</p> <p>12 Q. So the correspondence is received and</p> <p>13 noted in the account?</p> <p>14 A. Correct.</p> <p>15 Q. At that point the reinvestigation</p> <p>16 occurs?</p> <p>17 A. That is correct.</p> <p>18 Q. Now, what type of reinvestigation is</p> <p>19 done?</p> <p>20 A. It depends on the dispute that comes in.</p> <p>21 So that, based on the dispute, there is not only the</p> <p>22 system that is -- that gets verified, there is --</p> <p>23 we -- I should say we, meaning OCWEN, the credit</p> <p>24 reporting department, has authority by going into and</p> <p>25 reviewing the borrower's documentation, business</p>
<p style="text-align: right;">11</p> <p>1 A. To my knowledge, it's the borrower's</p> <p>2 dispute in writing or it goes -- it's from the credit</p> <p>3 reporting agency.</p> <p>4 Q. Is there any difference in the way that</p> <p>5 OCWEN treats a dispute directly from a borrower</p> <p>6 versus a dispute received from a credit reporting</p> <p>7 agency?</p> <p>8 A. No.</p> <p>9 Q. What if a dispute was to come in from a</p> <p>10 third-party?</p> <p>11 A. They would have to be authorized.</p> <p>12 Let me make that clear. Authorized by</p> <p>13 the borrower in order to speak on their behalf on the</p> <p>14 account.</p> <p>15 Q. So an attorney, in order to file a</p> <p>16 dispute, would have to be authorized by the borrower</p> <p>17 before OCWEN would process that dispute?</p> <p>18 A. Yes.</p> <p>19 Q. And the same for a government agency?</p> <p>20 A. That is correct.</p> <p>21 Q. So when OCWEN receives a dispute either</p> <p>22 from a borrower or a credit reporting agency, what's</p> <p>23 the first step?</p> <p>24 A. The first step is, of course, you</p> <p>25 receive the response. The response is noted in the</p>	<p style="text-align: right;">13</p> <p>1 records, that is kept in the ordinary course of</p> <p>2 business.</p> <p>3 Q. You mentioned the credit reporting</p> <p>4 department?</p> <p>5 A. Yes.</p> <p>6 Q. So once this initial dispute or the</p> <p>7 correspondence response comes in, it gets noted, does</p> <p>8 it get shipped to this credit reporting department?</p> <p>9 A. Again, it depends on the dispute. So it</p> <p>10 goes to a research department. We have a research</p> <p>11 department. And based on the dispute, if the dispute</p> <p>12 is dealing on credit reporting or an account claiming</p> <p>13 that is not theirs, then it would go into the -- it</p> <p>14 would go to the credit reporting department.</p> <p>15 Q. So the research department kind of</p> <p>16 funnels it out? They get it and look at it and see</p> <p>17 where it needs to go from there?</p> <p>18 A. Correct. Or they respond to it.</p> <p>19 Q. What types of disputes would the</p> <p>20 research department respond to directly without</p> <p>21 shipping it on to another department?</p> <p>22 A. Servicing. Servicing research of a</p> <p>23 dispute.</p> <p>24 Q. And what type of employees are employed</p> <p>25 in the research department?</p>

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<p style="text-align: right;">18</p> <p>1 originated from the credit reporting agency, does the</p> <p>2 borrower still get a direct resolution letter from</p> <p>3 OCWEN?</p> <p>4 A. Can you repeat that question?</p> <p>5 Q. Yes.</p> <p>6 So there are two ways a consumer can</p> <p>7 dispute their debt, either directly or through a</p> <p>8 credit reporting agency?</p> <p>9 A. That is correct. We start with a</p> <p>10 borrower's dispute.</p> <p>11 Q. So if a dispute came through a credit</p> <p>12 reporting agency --</p> <p>13 A. Then it goes directly to the credit</p> <p>14 reporting department. There is a separate system</p> <p>15 that they use that does the communications to the</p> <p>16 national agencies.</p> <p>17 Q. Let me back up then. I'm sorry. I got</p> <p>18 confused.</p> <p>19 So this is when the borrower submits the</p> <p>20 dispute, the --</p> <p>21 A. A direct dispute from the borrower. I</p> <p>22 think that was your initial question.</p> <p>23 Q. Got you.</p> <p>24 And so the response would go directly</p> <p>25 back to the borrower at that point?</p>	<p style="text-align: right;">20</p> <p>1 Q. And does anything come along with the</p> <p>2 ACDV?</p> <p>3 A. No.</p> <p>4 Q. Are there ever any attachments to the</p> <p>5 ACDV from the credit reporting agencies to OCWEN?</p> <p>6 A. No. It's just the type of dispute. And</p> <p>7 based on the type of dispute, the credit reporting</p> <p>8 department then notates the OCWEN system of the</p> <p>9 dispute coming in. And that also takes within</p> <p>10 30 days to respond back.</p> <p>11 Q. The 30 days starts as soon as OCWEN</p> <p>12 receives the ACDV?</p> <p>13 A. That is correct. And that stays</p> <p>14 directly in the credit reporting department.</p> <p>15 Q. So OCWEN's investigation is based solely</p> <p>16 off of the credit reporting agency's dispute?</p> <p>17 A. OCWEN, meaning the credit reporting</p> <p>18 department?</p> <p>19 Q. Yes.</p> <p>20 A. Yes.</p> <p>21 Q. Sorry.</p> <p>22 So they don't receive correspondence</p> <p>23 when they get an ACDV --</p> <p>24 A. No.</p> <p>25 Q. -- is that correct?</p>
<p style="text-align: right;">19</p> <p>1 A. That's correct.</p> <p>2 Q. If a dispute originated from a</p> <p>3 third-party that was authorized to file that dispute,</p> <p>4 would they get the dispute resolved?</p> <p>5 A. All parties should receive it. The</p> <p>6 borrower should receive, as well as the third-party.</p> <p>7 Q. And so -- okay. So when the credit</p> <p>8 reporting agency initially makes the dispute with</p> <p>9 OCWEN, is there a different process? Does it go to</p> <p>10 the research department?</p> <p>11 A. No, because the credit agency went</p> <p>12 directly to the credit reporting department. They</p> <p>13 use a separate system to do their communications</p> <p>14 regarding the dispute.</p> <p>15 Q. What system is that?</p> <p>16 A. e-Oscar.</p> <p>17 Q. So what form comes to the credit</p> <p>18 reporting department through e-Oscar?</p> <p>19 A. e-Oscar is an ACDV.</p> <p>20 Q. Is it always automated or is there ever</p> <p>21 just a regular consumer dispute verification form</p> <p>22 sent, a paper form sent?</p> <p>23 A. No. Everything is through the system.</p> <p>24 Q. Strictly automated?</p> <p>25 A. Yes.</p>	<p style="text-align: right;">21</p> <p>1 A. No.</p> <p>2 Q. So, for instance, Equifax would not</p> <p>3 attach a letter from a consumer?</p> <p>4 A. No.</p> <p>5 Q. So how does Equifax communicate the</p> <p>6 dispute for OCWEN to reinvestigate?</p> <p>7 A. Certain codes that they use, and based</p> <p>8 on the code they -- for instance, Equifax stipulates</p> <p>9 what the dispute is about. And that also gets</p> <p>10 notated in OCWEN's system.</p> <p>11 Q. When you say stipulates what the dispute</p> <p>12 is about --</p> <p>13 A. Right. Based on an AC -- ACDV form that</p> <p>14 comes through to OCWEN through the e-Oscar, it tells</p> <p>15 you what the dispute is, borrower's name,</p> <p>16 information, and the type of dispute that the</p> <p>17 borrower has sent to them.</p> <p>18 Q. So based on that -- based on</p> <p>19 Equifax's -- in this example, based on Equifax's</p> <p>20 designation of the dispute, OCWEN investigates that</p> <p>21 specific dispute?</p> <p>22 A. Yes. That's correct.</p> <p>23 Q. Along with affirming that the account</p> <p>24 belongs to the borrower?</p> <p>25 A. That is correct.</p>

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<p style="text-align: right;">22</p> <p>1 Q. So what are OCWEN's -- what's their 2 decision tree once they receive a dispute and they've 3 reinvestigated it?</p> <p>4 A. The response goes back to the credit 5 agency based on their findings.</p> <p>6 Q. And what are the possible responses?</p> <p>7 A. The possible responses is reconfirming 8 that the borrower's name matches to OCWEN's records, 9 Social Security number, property address, and 10 whatever the findings are as far as the credit that 11 OCWEN has reported to the credit agency. And the 12 credit reporting also does initial investigation as 13 far as reviewing the business records, as well as 14 what's in the OCWEN system, to assure that the 15 account does belong to the borrower.</p> <p>16 Q. So you say they can review the business 17 records?</p> <p>18 A. Yes.</p> <p>19 Q. And you reference the mortgage?</p> <p>20 A. The mortgage, any closing documentation, 21 anything that is forwarded to us.</p> <p>22 Q. Forwarded from where?</p> <p>23 A. From the processors, in this case Litton 24 Mortgage. So in this case OCWEN acquired Litton 25 Mortgage, so OCWEN also had access to their business</p>	<p style="text-align: right;">24</p> <p>1 information, taxes, anything dealing with the loan 2 servicing of that loan.</p> <p>3 And just to clarify, each department 4 have certain -- have their own functions as far as 5 system -- well, like credit reporting deals strictly 6 with credit reporting. They're not accessed to input 7 other information other than the credit reporting 8 information. Same goes for any other department.</p> <p>9 Q. So someone in credit reporting could 10 review an escrow department?</p> <p>11 A. They can only review it.</p> <p>12 Q. But they can't add to it?</p> <p>13 A. They can't add to it.</p> <p>14 Q. Okay. Is there ever a situation where 15 credit reporting identifies an issue in the escrow 16 department and they need to communicate to escrow to 17 fix it or to collaborate? Does that occur?</p> <p>18 A. It could occur with any department, so 19 an email and/or -- as well as identifying in the note 20 log an email sent to; for instance, you mentioned 21 escrow department, identifying an error.</p> <p>22 Q. Okay.</p> <p>23 A. Or a correction in -- error, a 24 correction that needs to be made.</p> <p>25 Q. So if the credit reporting department</p>
<p style="text-align: right;">23</p> <p>1 records, as well, their system, reconfirming that.</p> <p>2 Q. Okay. In a hypothetical where OCWEN 3 received a dispute, they look over the closing 4 documents and they're still not able to resolve the 5 dispute by looking at those, other paperwork, is 6 there anything else they can do to investigate such a 7 dispute?</p> <p>8 A. Well, hypothetical question?</p> <p>9 Q. Yes.</p> <p>10 A. Hypothetical.</p> <p>11 Q. Can they, for instance, contact the 12 research department for a service question?</p> <p>13 A. They have access to contact any 14 department within OCWEN, as well as they can 15 research -- they're trained to research anything -- 16 anything as far as the whole system, so the whole 17 system is the loan servicing system. They can find 18 any additional information or any information that 19 they can possibly find in the OCWEN system.</p> <p>20 Q. So they do have broader access -- they 21 typically would look to closing documents or 22 documents from the prior servicer, but if they needed 23 additional information they have access to that?</p> <p>24 A. Yes. The system -- I have access. I 25 can view each -- I can view as far as escrows, loan</p>	<p style="text-align: right;">25</p> <p>1 identifies an issue that has arisen in another 2 department, are they able to change the credit report 3 without modifying the other department, as well?</p> <p>4 A. Who?</p> <p>5 Q. So, for instance, the credit reporting 6 department identifies an issue with escrow based on a 7 consumer dispute, they notify the escrow department. 8 Are they allowed to modify the credit report based on 9 this dispute and their investigation without getting 10 a simultaneous modification in the escrow department?</p> <p>11 MR. MANNING: Object to the form.</p> <p>12 You can answer if you understand.</p> <p>13 THE WITNESS: I think I understand. I 14 think.</p> <p>15 BY MR. NOLAN:</p> <p>16 Q. Convolved there, so --</p> <p>17 A. Based on your question, nothing can be 18 done to -- in regards to credit reporting until the 19 full investigation is completed, if that's what you 20 meant. And these are all hypothetical questions.</p> <p>21 Q. That is correct.</p> <p>22 A. Okay.</p> <p>23 Q. So once the credit reporting department 24 completes its review and sends a response back to the 25 credit reporting agency, I assume?</p>

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<p style="text-align: right;">34</p> <p>1 A. The guidelines on -- they have training. 2 They go through -- they do have a training process. 3 They have -- they go as far as, part of their 4 training, the type of discretions in regards to what 5 determines a compliance code, to conduct the 6 investigation, and how to -- they have policies and 7 procedures that they have to go by. 8 Q. And are you, as you sit here today, 9 familiar with what those policies and guidelines 10 require or direct or instruct the credit reporting 11 department employees? 12 A. Right. They go through the policies and 13 procedures -- again, I don't know verbatim, but they 14 do have the policies and procedures. They have codes 15 they have to go by, system codes, regulated codes for 16 the CRA. They get trained for the e-Oscar system and 17 how to respond to that. 18 Q. And I believe you used the term, in the 19 policies regarding the dispute codes, the discretion 20 guidelines. So are the credit reporting department 21 employees given discretion on when to apply a dispute 22 code versus not? 23 A. Well, in this case a compliance -- for 24 XB code, a compliance code. So based on my review of 25 this loan, that discretion was used. It's not</p>	<p style="text-align: right;">36</p> <p>1 these disputes are resolved through these data 2 conformity reviews that we discussed where the 3 borrower's name matches, Social Security number, 4 property address? 5 MR. MANNING: Object to the form. 6 You can answer. 7 THE WITNESS: The agencies get reported 8 every month. As far as any disputes, if a dispute 9 comes in, they do get responded within 30 days based 10 on the dispute. Whether it's correct or incorrect -- 11 if it's correct, then OCWEN would -- as far as send 12 a -- respond what needs to be done correctly. 13 BY MR. NOLAN: 14 Q. Sure. 15 Is there always a live human who 16 receives a dispute from a credit reporting agency? 17 Let me ask it this way: Are any ACDVs received 18 responded to simply in an automated fashion? 19 A. There is a live person that has to 20 retrieve this information and respond. 21 Q. Okay. Now might be a good time starting 22 to dig through and get into specifics here. What I'm 23 looking at doing -- I've got the comment logs. I've 24 got ACDVs and ACDV responses. And I'm going to try 25 to work them in all together to see if we can get the</p>
<p style="text-align: right;">35</p> <p>1 required to note -- to code the account as XB based 2 on the dispute, knowing that OCWEN has reported to 3 the credit agencies with only one trade line 4 correctly. 5 Q. What factors do the guidelines instruct 6 these employees to consider when using their 7 discretion on whether to apply a dispute code? 8 A. I don't -- I don't remember. I don't 9 know. 10 Q. So I guess -- I know we got into 11 ballpark numbers earlier talking out of potentially 12 100,000 current loans being serviced by OCWEN there 13 was at least 100 disputes filed either by consumers 14 or through a credit reporting agency. Does that 15 recollect correctly what we talked about earlier? 16 A. OCWEN services over a hundred -- hundred 17 thousandths of loans. As far as an exact number 18 figure, I can only probably guess over 100. I did 19 not ask or get a ballpark figure on how much -- how 20 many disputes come in per month or per year. 21 Q. But so likely at least 100, maybe less 22 than 500, I'm sure, what the high end would be? 23 A. I can't guess on that. I don't know. 24 Q. Sure. 25 And so my question is what percentage of</p>	<p style="text-align: right;">37</p> <p>1 whole picture as we go along. 2 MR. MANNING: Sure. 3 MR. NOLAN: So try to bear with me. 4 BY MR. NOLAN: 5 Q. But before we dig too far into that, I 6 know you stated that Litton Loan files are still 7 available for you to review, correct? 8 A. Yes. For OCWEN to review. 9 Q. It's my understanding one of the issues 10 in this case was the open date of this mortgage -- 11 A. Okay. 12 Q. -- as it was reported. 13 Is that correct based on your review? 14 A. Part of the review, yes. 15 Q. Just by way of example, if we could mark 16 this as Exhibit 2. 17 (Exhibit No. 2 was marked for 18 identification.) 19 BY MR. NOLAN: 20 Q. I've handed you a Notice of Default from 21 Litton Loan Servicing, correct? 22 A. Yes. 23 Q. This Notice of Default references a Deed 24 of Trust for mortgage dated August 26th, 1999, 25 correct?</p>

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11 (Pages 38 to 41)

<p style="text-align: right;">38</p> <p>1 A. That's correct.</p> <p>2 Q. And is it your understanding that that</p> <p>3 is referencing the loan in dispute in this case?</p> <p>4 A. Yes, but Litton Loan Servicing has the</p> <p>5 incorrect date for the Deed of Trust.</p> <p>6 Q. Can you tell us where that date came</p> <p>7 from?</p> <p>8 A. No.</p> <p>9 MR. NOLAN: Mark this as Exhibit 3.</p> <p>10 (Exhibit No. 3 was marked for</p> <p>11 identification.)</p> <p>12 BY MR. NOLAN:</p> <p>13 Q. Give you a second to look over that</p> <p>14 packet.</p> <p>15 A. Okay.</p> <p>16 Q. Can you describe what these are?</p> <p>17 A. This is an ACDV form that Litton</p> <p>18 Mortgage used.</p> <p>19 Q. And they're marked -- they're stamped</p> <p>20 with a draft stamp, kind of large, across the face of</p> <p>21 it. Can you tell me why that was?</p> <p>22 A. No. This is prior to OCWEN Loan</p> <p>23 Servicing.</p> <p>24 Q. Were these potential frozen scans of</p> <p>25 information that was reported?</p>	<p style="text-align: right;">40</p> <p>1 concern regarding the past due amount reflected in</p> <p>2 the credit report made on March 2012, correct?</p> <p>3 A. Okay.</p> <p>4 Q. Do you know what this specific letter is</p> <p>5 responding to?</p> <p>6 A. This is from the research department.</p> <p>7 And normally the research department looks at</p> <p>8 correspondence that was received from Mr. Daugherty.</p> <p>9 Q. Can you tell if this was sent to the</p> <p>10 credit reporting department to review?</p> <p>11 A. No. It doesn't -- it doesn't seem that</p> <p>12 way. This is based on their review of the account in</p> <p>13 regards to the past due account, when the borrower</p> <p>14 brought it current, and that based on their review</p> <p>15 that -- that the information that was reported to the</p> <p>16 bureaus was reported accurately.</p> <p>17 MR. NOLAN: Jason, what I can do is I</p> <p>18 can just hand you the privilege log, instead of doing</p> <p>19 it page by page, and we can just have her flip</p> <p>20 through pages based on the Bates numbers. Does that</p> <p>21 seem to make sense at this point?</p> <p>22 MR. MANNING: Sure. That would be fine.</p> <p>23 MR. NOLAN: Can we mark this as an</p> <p>24 exhibit?</p> <p>25 MR. MANNING: Are you talking about the</p>
<p style="text-align: right;">39</p> <p>1 A. This is business records that came over</p> <p>2 from their business system to our business record</p> <p>3 system.</p> <p>4 Q. On the page marked 594 in the bottom</p> <p>5 corner, I'm looking in the middle of the page at the</p> <p>6 date open box. It's reported as August 1st, 1999,</p> <p>7 correct?</p> <p>8 A. Yes. I see that.</p> <p>9 Q. And that's different from the date open</p> <p>10 we saw on the previous Notice of Right to Cure</p> <p>11 Default on Exhibit 2, correct, which was August 26,</p> <p>12 1999?</p> <p>13 A. That is correct.</p> <p>14 Q. Why would those dates be different?</p> <p>15 A. I don't know. The date open is normally</p> <p>16 the date on the actual note and Deed of Trust,</p> <p>17 mortgage, as well as the closing documents.</p> <p>18 MR. NOLAN: Can you mark this as an</p> <p>19 exhibit?</p> <p>20 (Exhibit No. 4 was marked for</p> <p>21 identification.)</p> <p>22 BY MR. NOLAN:</p> <p>23 Q. I've handed you a letter from OCWEN to</p> <p>24 David Daugherty dated March 18th, 2013. In this</p> <p>25 letter OCWEN states that Mr. Daugherty expressed</p>	<p style="text-align: right;">41</p> <p>1 comment --</p> <p>2 MR. NOLAN: Yes.</p> <p>3 (Exhibit No. 5 was marked for</p> <p>4 identification.)</p> <p>5 BY MR. NOLAN:</p> <p>6 Q. I am handing you the comment log that</p> <p>7 was produced by OCWEN, Bates numbers 1635</p> <p>8 through 1746. And initially here if we could flip to</p> <p>9 page 1662 -- or 1661. Excuse me.</p> <p>10 A. (Witness complied.)</p> <p>11 Okay.</p> <p>12 Q. At the bottom of the page, on March 12th</p> <p>13 it appears that Shahbaz Hussain received a phone call</p> <p>14 from Mr. Daugherty.</p> <p>15 A. Okay.</p> <p>16 Q. Am I reading that correctly?</p> <p>17 A. Okay.</p> <p>18 Q. And on to the next page. It states</p> <p>19 Mr. Daugherty requested the fax number for the</p> <p>20 research department, correct?</p> <p>21 A. Okay.</p> <p>22 Q. Thereafter, on March 15th, 2013, OCWEN</p> <p>23 notes receiving correspondence from customer via fax.</p> <p>24 A. Okay.</p> <p>25 Q. Is that likely the letter that the</p>

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15 (Pages 54 to 57)

<p style="text-align: right;">54</p> <p>1 A. Correct.</p> <p>2 Q. And the response code was verified as</p> <p>3 reported, correct?</p> <p>4 A. Correct.</p> <p>5 Q. Now, this Equifax 30 lists the account</p> <p>6 as -- I'm going down into the middle of the page.</p> <p>7 I'm skipping over the consumer identity info.</p> <p>8 Account type is 08. Can you identify what that code</p> <p>9 means?</p> <p>10 A. No. This is an Equifax form.</p> <p>11 Q. Okay. And the date open was</p> <p>12 August 1999?</p> <p>13 A. That's what that form says.</p> <p>14 Q. And the type and rate is M minus. Can</p> <p>15 you identify that?</p> <p>16 A. No.</p> <p>17 Q. Can you identify the narrative codes?</p> <p>18 A. No.</p> <p>19 Q. Now, this form has a past due amount,</p> <p>20 correct?</p> <p>21 A. It was past due at the time.</p> <p>22 Q. And it lists the past due amount as</p> <p>23 \$6,128, correct?</p> <p>24 A. Based on the exhibit that you provided</p> <p>25 to me and what is shown here, it seems to be</p>	<p style="text-align: right;">56</p> <p>1 A. Identifying that it was his account.</p> <p>2 Q. And they verified as reported, correct?</p> <p>3 A. Yes. I see that.</p> <p>4 Q. And what was reported was that he was</p> <p>5 past due in the amount of \$6,128 on that date?</p> <p>6 A. In March 2012.</p> <p>7 Q. This report is dated -- was submitted --</p> <p>8 was created in March of 2013.</p> <p>9 A. Correct. But below it says data</p> <p>10 information as far as his dates was in March 2012.</p> <p>11 Q. Where do you see that?</p> <p>12 A. Further down. It says date of account</p> <p>13 due.</p> <p>14 Q. I see date of account info in March of</p> <p>15 2012. Is that what you're referring to?</p> <p>16 A. That's info. Yes. And last payment --</p> <p>17 last payment date, January 2012. That's below the</p> <p>18 \$6,128.</p> <p>19 Q. And then, under comments below, it</p> <p>20 states that foreclosure proceedings started, correct?</p> <p>21 A. At that time.</p> <p>22 Q. Well, at the time is March of 2013.</p> <p>23 A. They're speaking about the last time it</p> <p>24 was reported.</p> <p>25 Q. And OCWEN verified this report, correct?</p>
<p style="text-align: right;">55</p> <p>1 accurate.</p> <p>2 Q. Just so we're clear, let's take a look</p> <p>3 at the exhibit.</p> <p>4 A. Okay. The exhibit, which was</p> <p>5 Exhibit 4 --</p> <p>6 Q. The --</p> <p>7 A. The response letter, March 18, 2013,</p> <p>8 response to the borrower in response to the</p> <p>9 borrower's account. And I mentioned earlier in my</p> <p>10 testimony that the borrower was in default at that</p> <p>11 time. The loan was not current.</p> <p>12 Q. In March of 2012, correct?</p> <p>13 A. That is correct.</p> <p>14 Q. Now, this form here was submitted in</p> <p>15 March 2013, correct?</p> <p>16 A. Which form?</p> <p>17 Q. The Equifax page 30.</p> <p>18 A. The response -- are you talking about</p> <p>19 the response date?</p> <p>20 Q. Yes.</p> <p>21 A. Okay. The response date is March 20th</p> <p>22 of 2013.</p> <p>23 Q. So that's when OCWEN and Harish Rao</p> <p>24 reviewed Mr. Daugherty's account based on this</p> <p>25 dispute, correct?</p>	<p style="text-align: right;">57</p> <p>1 A. Well, once we go into how it was</p> <p>2 reported, the e-Oscar system. This was an Equifax --</p> <p>3 and at the time this came in, in March 2013, they're</p> <p>4 identifying as far as the -- if any -- that this</p> <p>5 account was verified, this belongs to the borrower,</p> <p>6 and the borrower was past due March 2012.</p> <p>7 Q. Correct.</p> <p>8 A. And foreclosure proceedings did begin at</p> <p>9 that point.</p> <p>10 Q. Why did OCWEN verify that report?</p> <p>11 MR. MANNING: Objection. Asked and</p> <p>12 answered.</p> <p>13 You can answer.</p> <p>14 THE WITNESS: Because you asked me in</p> <p>15 regards to the comment log, March of 2013 based on</p> <p>16 Exhibit 4, Exhibit 5 which is the comment log, and</p> <p>17 you now provided to me an Equifax form.</p> <p>18 BY MR. NOLAN:</p> <p>19 Q. Okay. The second Equifax form there,</p> <p>20 page number 34, has a different control number. The</p> <p>21 control number, composite ends in 87, whereas the</p> <p>22 first one ends in 88. But it has the same subscriber</p> <p>23 code, correct?</p> <p>24 A. Yes.</p> <p>25 Q. And it has the same date created of</p>

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16 (Pages 58 to 61)

<p style="text-align: right;">58</p> <p>1 March 19, 2013, correct?</p> <p>2 A. Yes.</p> <p>3 Q. This one was responded to by a different</p> <p>4 OCWEN employee named Rajkumar, correct?</p> <p>5 A. Yes.</p> <p>6 Q. If we go back to OCWEN 1665, on</p> <p>7 March 20th, 2013 at 2:08:50 Rajkumar Singh has</p> <p>8 entries regarding this account, correct?</p> <p>9 A. Yes.</p> <p>10 Q. Regarding the same subscriber code and</p> <p>11 control number shown on the Equifax page, correct?</p> <p>12 A. Yes.</p> <p>13 Q. Why were two separate employees</p> <p>14 reviewing the same account number with the same</p> <p>15 subscriber code?</p> <p>16 MR. MANNING: Object to the form.</p> <p>17 You can answer.</p> <p>18 THE WITNESS: I don't know.</p> <p>19 BY MR. NOLAN:</p> <p>20 Q. Because we agree that the account</p> <p>21 numbers are the same on both Equifax 30 and 34 for</p> <p>22 the OCWEN account?</p> <p>23 A. Yes, based on the document.</p> <p>24 Q. And Equifax 34 correctly notes</p> <p>25 Mr. Daugherty as current at that point, correct?</p>	<p style="text-align: right;">60</p> <p>1 they use, the credit reporting system section of the</p> <p>2 system, of the OCWEN system, as I mentioned earlier.</p> <p>3 Each department has an -- uses a certain</p> <p>4 department -- each department, for instance, credit</p> <p>5 reporting, has a credit reporting section of the</p> <p>6 OCWEN system that they use. The notes, as far as is</p> <p>7 identified -- anyone can -- an OCWEN employee can</p> <p>8 view the notes, enter codes to see what was responded</p> <p>9 previously.</p> <p>10 And in comparing the two, this is</p> <p>11 identifying how it was reported back in 2012 as far</p> <p>12 as delinquent. And Rajkumar reported what was at the</p> <p>13 time of him responding. So you have two different</p> <p>14 types of how it was reported delinquent back in 2012</p> <p>15 versus how it's being reported in 2013 based on</p> <p>16 currently versus in past.</p> <p>17 Q. So it's your testimony that OCWEN was</p> <p>18 not reporting Mr. Daugherty as in foreclosure in</p> <p>19 2013?</p> <p>20 A. That is correct.</p> <p>21 Q. Despite the fact that they verified this</p> <p>22 form found on Equifax Bates number 30?</p> <p>23 MR. MANNING: Object to the form.</p> <p>24 THE WITNESS: Again, it identifies the</p> <p>25 reporting of January 2012, even though they responded</p>
<p style="text-align: right;">59</p> <p>1 A. As of January 2013.</p> <p>2 Q. All right. So we talked earlier about</p> <p>3 OCWEN's credit department reinvestigation procedures.</p> <p>4 And we asked what other information they would look</p> <p>5 at. Would Rajkumar or Harish Rao have checked</p> <p>6 Mr. Daugherty's file to see any other disputes or</p> <p>7 accounts listed during their reinvestigation process?</p> <p>8 MR. MANNING: Object to the form.</p> <p>9 You can answer.</p> <p>10 THE WITNESS: They do check. And</p> <p>11 they're both the same loan number. Account number is</p> <p>12 our loan number, OCWEN's loan number.</p> <p>13 BY MR. NOLAN:</p> <p>14 Q. Based on these notes, it appears that</p> <p>15 Mr. Rao's report was entered -- entered notes before</p> <p>16 Mr. Singh; is that correct?</p> <p>17 A. That is correct.</p> <p>18 Q. Would Mr. Singh have seen Mr. Rao's</p> <p>19 dispute resolution notes when reviewing his dispute?</p> <p>20 A. Yes.</p> <p>21 Q. At that point were there any notes that</p> <p>22 indicate how he responded to that or how he</p> <p>23 contemplated a second dispute already processed on</p> <p>24 this account?</p> <p>25 A. Based on the part of the system that</p>	<p style="text-align: right;">61</p> <p>1 in 2013. But in 2013 when Rajkumar responded, he was</p> <p>2 responding as a current status in 2013, which was</p> <p>3 current.</p> <p>4 BY MR. NOLAN:</p> <p>5 Q. Why would Mr. Rao respond as to a prior</p> <p>6 status on a current dispute?</p> <p>7 A. I don't know.</p> <p>8 Q. When Mr. Rao received a dispute March of</p> <p>9 2013 but the only information in his investigation</p> <p>10 turned up information from a year ago, in 2012,</p> <p>11 shouldn't he have investigated further to determine</p> <p>12 why there was a year's worth of missing information?</p> <p>13 MR. MANNING: Object to the form.</p> <p>14 You can answer it.</p> <p>15 THE WITNESS: I don't know.</p> <p>16 BY MR. NOLAN:</p> <p>17 Q. Mr. Rao's notes found on OCWEN 1665</p> <p>18 state reporting to credit bureau: verified, hence</p> <p>19 borrow is responsible, correct?</p> <p>20 A. Yes.</p> <p>21 Q. They don't see how he verified his</p> <p>22 research, correct?</p> <p>23 A. No.</p> <p>24 Yes, it does. He stated here that the</p> <p>25 name, the Social Security number -- and he also</p>

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EXHIBIT B

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17 (Pages 62 to 65)

<p style="text-align: right;">62</p> <p>1 checked the signed note and the Social Security, that</p> <p>2 matches, and he checked the business -- the OCWEN</p> <p>3 system.</p> <p>4 Q. Was that Mr. Rao or was that Mr. Singh?</p> <p>5 A. Mr. Singh.</p> <p>6 Q. But Mr. Rao didn't leave any notes about</p> <p>7 his investigation, correct?</p> <p>8 A. No, other than verified.</p> <p>9 Q. You were looking at Mr. Singh's</p> <p>10 verification procedure, and he did make notes that he</p> <p>11 checked the Social Security number and it indicates</p> <p>12 borrower signed the note. Does that indicate that he</p> <p>13 reviewed the note, that Mr. Singh reviewed the note I</p> <p>14 should say?</p> <p>15 A. Yes. It does identify that.</p> <p>16 Q. It says checked CIS. What is the CIS?</p> <p>17 A. CIS is part of -- a second part of the</p> <p>18 OCWEN system that image -- has all the images of the</p> <p>19 documents.</p> <p>20 Q. And Mr. Singh's report we concluded was</p> <p>21 accurate, and that Mr. Daugherty was reported as</p> <p>22 current as of January 2013, correct?</p> <p>23 A. Yes.</p> <p>24 MR. NOLAN: Can you staple this and mark</p> <p>25 this as our next exhibit?</p>	<p style="text-align: right;">64</p> <p>1 6-2-2013 at 11:52 there is a Daniel Wesley?</p> <p>2 A. Yes. Could be the same person.</p> <p>3 Q. Okay. And, again, listed there is</p> <p>4 the -- the initial entry has the control number that</p> <p>5 corresponds to the Equifax number 62 instead of 60.</p> <p>6 A. Okay.</p> <p>7 Q. And, again, 1303.</p> <p>8 A. Okay.</p> <p>9 Q. And, again, the note from the -- the</p> <p>10 dispute from Equifax on the ACDV states a past due</p> <p>11 amount at this time in the amount of \$6,128, correct?</p> <p>12 A. The same as the last one.</p> <p>13 Q. And it notes that foreclosure</p> <p>14 proceedings are started?</p> <p>15 A. Same as the last one.</p> <p>16 Q. And it notes --</p> <p>17 A. Last one, meaning Exhibit 7.</p> <p>18 Q. As Daniel reviewed this dispute,</p> <p>19 investigated it, he notes that the borrower signed</p> <p>20 the note, hence responsible, Social Security number</p> <p>21 matches, checked CIS, correct?</p> <p>22 A. Yes.</p> <p>23 Q. So he didn't investigate the amounts or</p> <p>24 the payment history, correct?</p> <p>25 MR. MANNING: Object to the form.</p>
<p style="text-align: right;">63</p> <p>1 (Exhibit No. 8 was marked for</p> <p>2 identification.)</p> <p>3 BY MR. NOLAN:</p> <p>4 Q. I've just given you some more Equifax</p> <p>5 ACDV forms. These are dated May -- date created,</p> <p>6 May 31st, 2013. And that jumps us ahead in the OCWEN</p> <p>7 note logs to page 1673.</p> <p>8 Now, to begin, the control number is</p> <p>9 different, but the subscriber code remains the same</p> <p>10 as the prior ACDVs we looked at; is that correct?</p> <p>11 A. Yes.</p> <p>12 Q. But we still don't know what the</p> <p>13 subscriber code refers to?</p> <p>14 A. No. And based on what you're providing</p> <p>15 to me, that Equifax is sending two requests versus</p> <p>16 one.</p> <p>17 Q. Sure.</p> <p>18 And as we look on this form, Daniel John</p> <p>19 is the responder name, is that correct, on the</p> <p>20 Equifax form?</p> <p>21 A. You mean Daniel Wesley?</p> <p>22 Q. The Equifax form I was referring to, it</p> <p>23 says Daniel John, correct?</p> <p>24 A. Okay.</p> <p>25 Q. On the OCWEN logs 1673, the date is</p>	<p style="text-align: right;">65</p> <p>1 You can answer if you know.</p> <p>2 THE WITNESS: Not according to -- not on</p> <p>3 the note log, but I believe it's shown on the ACDV</p> <p>4 report back to the bureau.</p> <p>5 BY MR. NOLAN:</p> <p>6 Q. What shows on the report back to the</p> <p>7 bureau?</p> <p>8 A. What was verified.</p> <p>9 Q. Okay. And his investigation was based</p> <p>10 on the dispute code of 001, not his/hers, correct?</p> <p>11 A. That is correct.</p> <p>12 Q. But he, again, confirmed that there was</p> <p>13 a \$6,128 delinquency on Mr. Daugherty's --</p> <p>14 MR. MANNING: Object to the form.</p> <p>15 Sorry. Didn't mean to interrupt.</p> <p>16 Object to the form.</p> <p>17 You can answer.</p> <p>18 THE WITNESS: He verified based on the</p> <p>19 dispute that came in. This is not -- again, this is</p> <p>20 an Equifax form. This is not the actual form that is</p> <p>21 received to OCWEN. Everything is -- everything is</p> <p>22 communicated through e-Oscar.</p> <p>23 BY MR. NOLAN:</p> <p>24 Q. Correct.</p> <p>25 A. Okay.</p>

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EXHIBIT B

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18 (Pages 66 to 69)

<p style="text-align: right;">66</p> <p>1 Q. So when you say form, did Equifax send a</p> <p>2 piece of paper?</p> <p>3 A. Well, this is a form. This is a form.</p> <p>4 Q. This is a printout?</p> <p>5 A. This is a printout of a form of</p> <p>6 Equifax's records. Again, OCWEN uses e-Factor.</p> <p>7 Everything is electronically automated received. And</p> <p>8 the notes stipulate that.</p> <p>9 Q. Does e-Factor accept automated consumer</p> <p>10 dispute verifications?</p> <p>11 A. e-Factor --</p> <p>12 MR. MANNING: You said e-Factor. You</p> <p>13 meant e-Oscar, right?</p> <p>14 BY MR. NOLAN:</p> <p>15 Q. I thought we were getting into a new</p> <p>16 system here. So let me back that up then.</p> <p>17 Equifax sends OCWEN ACDVs to review for</p> <p>18 consumer disputes, correct?</p> <p>19 A. OCWEN reports on a monthly basis to the</p> <p>20 national credit bureaus. ACDVs are normally what</p> <p>21 comes in from the bureaus in regards to a dispute and</p> <p>22 verification.</p> <p>23 Q. Is the information contained on the ACDV</p> <p>24 that Equifax sends altered in any way when it -- by</p> <p>25 the time it reaches OCWEN --</p>	<p style="text-align: right;">68</p> <p>1 to the national -- the credit agencies.</p> <p>2 BY MR. NOLAN:</p> <p>3 Q. When would they get additional</p> <p>4 information?</p> <p>5 A. Unless they receive something directly.</p> <p>6 Q. From a credit reporting agency?</p> <p>7 A. From a credit -- if they receive</p> <p>8 anything.</p> <p>9 Q. And then once OCWEN receives the ACDV,</p> <p>10 OCWEN has information it needs to complete on the</p> <p>11 form, as well?</p> <p>12 A. Right. So everything here is based on</p> <p>13 the information that they receive from e-Oscar.</p> <p>14 Q. And in this case, on Equifax 62 it</p> <p>15 remarks that OCWEN verified that the date open on</p> <p>16 this account was August 1, 1999 and that the account</p> <p>17 was currently in foreclosure, correct?</p> <p>18 MR. MANNING: Object to the form.</p> <p>19 Misstates testimony.</p> <p>20 You can answer.</p> <p>21 THE WITNESS: Are you looking at the</p> <p>22 note log?</p> <p>23 BY MR. NOLAN:</p> <p>24 Q. I'm looking at the Equifax form.</p> <p>25 A. The Equifax form speaks for itself.</p>
<p style="text-align: right;">67</p> <p>1 MR. MANNING: Objection.</p> <p>2 BY MR. NOLAN:</p> <p>3 Q. -- through the e-Oscar system?</p> <p>4 MR. MANNING: Object to the form. It</p> <p>5 calls for speculation.</p> <p>6 You can answer.</p> <p>7 THE WITNESS: Equifax has to input the</p> <p>8 information into e-Oscar.</p> <p>9 BY MR. NOLAN:</p> <p>10 Q. And once that information is input, is</p> <p>11 that the information OCWEN receives?</p> <p>12 A. Then that's the information OCWEN</p> <p>13 receives.</p> <p>14 Q. I ask that because you state that this</p> <p>15 is an Equifax form, which is true. Would OCWEN have</p> <p>16 anything different when they're reinvestigating a</p> <p>17 dispute, besides what's contained on this form?</p> <p>18 MR. MANNING: Object to the form.</p> <p>19 You can answer.</p> <p>20 THE WITNESS: I don't know. Unless</p> <p>21 something is sent to the credit reporting department</p> <p>22 directly, with any proof to back it up, for further</p> <p>23 investigation. But based on what is received through</p> <p>24 e-Oscar is what is being reviewed initially based on</p> <p>25 that dispute and responded back through e-Oscar back</p>	<p style="text-align: right;">69</p> <p>1 Again, this is an Equifax communication for their</p> <p>2 note log.</p> <p>3 Q. And I'm looking at OCWEN's log now. It</p> <p>4 states on the entry date of June 2nd, 2013 at</p> <p>5 11:52:13 p.m. that Daniel was able to -- Daniel noted</p> <p>6 borrower has signed the note, hence responsible, and</p> <p>7 confirmed that this report was verified as reported,</p> <p>8 correct?</p> <p>9 MR. MANNING: Object to the form.</p> <p>10 Misstates the testimony.</p> <p>11 You can answer.</p> <p>12 THE WITNESS: The note log -- the note</p> <p>13 log identifies the borrower, the Social Security, and</p> <p>14 verifies what he did. Borrower has signed the note.</p> <p>15 The Social Security number matches. And he's also</p> <p>16 checked CIS.</p> <p>17 BY MR. NOLAN:</p> <p>18 Q. And he verified the dispute contained in</p> <p>19 control number 99993151006543103, correct?</p> <p>20 A. He checked and verified as reported</p> <p>21 based on what was received.</p> <p>22 Q. And then we look on the next comment</p> <p>23 log, page 1674. Now, this is Daniel Wesley again,</p> <p>24 two minutes later, at 11:54:22 p.m., on the same</p> <p>25 date, received another automated CDV with the control</p>

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EXHIBIT B

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24 (Pages 90 to 93)

<p style="text-align: right;">90</p> <p>1 A. Just to go back on the account 2 information, now, how OCWEN reports to the national 3 bureaus, they report at the end of each month, and 4 the -- they always report the month before, so they 5 report in arrears, 30 days in arrears, as of -- so in 6 this case say December 30th, 2013, they report it in 7 January. 8 Q. And as -- 9 A. I'm sorry. Or -- let's see here. So 10 this response is January 2014; however, they last 11 made their report to the bureaus the end of December 12 for the month before, which is November 2013, in 13 arrears, not as -- 14 Q. Sure. 15 A. Not as for that same month. 16 Q. Previously when we looked at the initial 17 dispute in March 2013, the date of account info 18 stated March 2012. And I believe you testified that 19 that meant they were looking to March 2012 as the 20 date for current information, correct? Let me see if 21 we can go back and look at it. 22 A. Let's go back through. Go ahead. 23 Q. I just want to help dig through here. 24 A. No. This side (indicating). 25 Q. Exhibit No. 7.</p>	<p style="text-align: right;">92</p> <p>1 Q. And so back to Exhibit 14. OCWEN was 2 able to look back to the December 2013 information 3 and again verify that foreclosure was started on this 4 account? 5 MR. MANNING: Object to the form. It 6 assumes facts not in evidence. 7 You can answer. 8 THE WITNESS: Right. It's the same 9 request for dispute information. You review the same 10 Equifax forms based on the account information, and 11 you get -- and you're getting the same response. 12 Equifax sends in the same dispute verification on all 13 of them. The only difference is the data account 14 information, however, is based on this center part, 15 last payment date January 12th, date first 16 delinquency. This is how Equifax sent in their 17 dispute verification and OCWEN responded based on 18 what was received. 19 BY MR. NOLAN: 20 Q. Again, so when OCWEN receives a similar 21 dispute two minutes -- let's see here. In this case 22 it was six seconds after they handled the initial 23 dispute. 24 A. They conduct the same investigation. 25 It's a new dispute being received. And they</p>
<p style="text-align: right;">91</p> <p>1 A. So this date of account information that 2 OCWEN has reported March of 2013 was through 3 February 2014 -- I mean '12. Sorry. March 2012 was 4 for February 2012. 5 Q. So that -- 6 A. It's in arrears. 7 Q. It was 13 months in arrears in this -- 8 on that dispute? 9 A. Not in arrears. 10 Q. Or behind I should say? 11 A. No. No. The last reporting 12 information, account information that was reported. 13 Q. Because we have the dispute in 14 March 2013, and in this case the date of account info 15 was March 2012, correct? 16 A. Well, based on how -- again, how the 17 dispute came in, this responded to the account 18 information, which would have been through 19 February 2012. So the dispute came in for 20 March 2012, and that's what was investigated and 21 provided -- and responded back to Equifax. So this 22 is Equifax's request for verification, dispute 23 verification. And this is how OCWEN -- OCWEN would 24 respond, based on what you see in the notes and 25 what's on the ACDV, through e-Oscar.</p>	<p style="text-align: right;">93</p> <p>1 responded accordingly. 2 Q. And the dispute on the same account 3 number? 4 A. On the same account number. 5 MR. NOLAN: Can you mark this as our 6 next exhibit? 7 (Exhibit No. 15 was marked for 8 identification.) 9 BY MR. NOLAN: 10 Q. While we're looking at this, I'm also 11 looking at the OCWEN comment log 1715. 12 A. Okay. 13 Q. There is an entry dated 3-17-14 at 14 7:45:08 p.m. 15 A. Okay. 16 Q. This appears to be a phone call placed 17 by Mr. Daugherty to Equifax -- 18 A. Okay. 19 Q. -- to Rajani TR. 20 Across from the 08 p.m. there is a note, 21 caller wanted the fax number for the research 22 department, correct? 23 A. Yes. 24 Q. And OCWEN gave him the fax number, 25 correct?</p>

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26 (Pages 98 to 101)

<p style="text-align: right;">98</p> <p>1 current balance of Mr. Daugherty's loan, correct?</p> <p>2 A. To the bureaus. It is sent an AUD as</p> <p>3 far as updating the information that has been -- was</p> <p>4 being sent each month to the bureaus.</p> <p>5 Q. And, now, is it fair to say that</p> <p>6 Mr. Daugherty's dispute that you just read does not</p> <p>7 contain any dispute regarding the amount of the</p> <p>8 balance of his loan?</p> <p>9 MR. MANNING: Objection to the form.</p> <p>10 You can answer.</p> <p>11 THE WITNESS: His letter has amounts in</p> <p>12 regards to his balances in the letter.</p> <p>13 BY MR. NOLAN:</p> <p>14 Q. The past due amounts?</p> <p>15 A. As far as past due amounts, it has been</p> <p>16 reporting -- there's been no difference how OCWEN has</p> <p>17 been reported. As I mentioned earlier, they reported</p> <p>18 accurately each month and not reporting late, with</p> <p>19 the exception of the last reporting -- the last</p> <p>20 reporting after he brought the loan current, which</p> <p>21 was a 30-day late.</p> <p>22 Q. So can you tell me what other steps were</p> <p>23 taken to investigate whether there was a foreclosure</p> <p>24 notation on Mr. Daugherty's account based on this</p> <p>25 letter?</p>	<p style="text-align: right;">100</p> <p>1 also sent an email, some type of correspondence, to</p> <p>2 the Financial Protection Bureau, as well, as well as</p> <p>3 the written response to OCWEN directly.</p> <p>4 Q. So you're saying this April 19th</p> <p>5 letter --</p> <p>6 A. It responded -- it responded back</p> <p>7 through the email that Mr. Daugherty sent through the</p> <p>8 Consumer Financial Protection Bureau on 4-8, as well</p> <p>9 as responded directly to the bureau via mail on</p> <p>10 4-19-2014.</p> <p>11 Q. So that was in response to the bureau's</p> <p>12 request for investigation, correct?</p> <p>13 A. He sent the email. Hi. I have a</p> <p>14 mortgage loan with OCWEN Financial Loan Services.</p> <p>15 Q. And to be clear, this is what he sent to</p> <p>16 the CFPB, correct?</p> <p>17 A. That is correct. And OCWEN responded</p> <p>18 direct -- responded back through that to</p> <p>19 Mr. Daugherty, as well as responded by correspondence</p> <p>20 on page 1723.</p> <p>21 Q. I'm still trying to figure out what did</p> <p>22 OCWEN do to respond to the letter faxed on</p> <p>23 March 19th, 2014 directly by Mr. Daugherty.</p> <p>24 MR. MANNING: Objection. Asked and</p> <p>25 answered.</p>
<p style="text-align: right;">99</p> <p>1 A. At this time the loan was not in</p> <p>2 foreclosure. That's how -- again, that's how the</p> <p>3 request came in from Equifax. And based on his</p> <p>4 letter, and based on OCWEN's review --</p> <p>5 Q. What was that review?</p> <p>6 A. In a letter that's dated March 26th,</p> <p>7 2014, on page 1720, advising Mr. Daugherty the office</p> <p>8 of the Consumer Ombudsman would like to take the --</p> <p>9 would like to thank you for the recent inquiry</p> <p>10 regarding the above-referenced loan received through</p> <p>11 the Consumer Financial Protection Bureau. The office</p> <p>12 will review the servicing of the loan in relation to</p> <p>13 the issue raised.</p> <p>14 And further down it says --</p> <p>15 Q. That's in response to a separate</p> <p>16 department from a third-party reporting agency?</p> <p>17 A. That's from the Consumer Financial</p> <p>18 Bureau.</p> <p>19 Q. I'm trying to figure out what OCWEN did</p> <p>20 when they received Mr. Daugherty's letter where he</p> <p>21 circled and highlighted the inaccuracies that are</p> <p>22 currently showing on his credit report.</p> <p>23 A. He was responded on 4-19-2014,</p> <p>24 page 1723. This is after the response to the</p> <p>25 Consumer Financial Bureau because he -- Mr. Daugherty</p>	<p style="text-align: right;">101</p> <p>1 You can answer.</p> <p>2 THE WITNESS: The document speaks for</p> <p>3 itself as far as based on his -- based on both</p> <p>4 responses, so, I mean, if you want me to read the</p> <p>5 response through the Consumer Financial to</p> <p>6 Mr. Daugherty, as well as the letter that was</p> <p>7 provided to him on the 19th, we can put that in the</p> <p>8 record. He was responded back in regards to any</p> <p>9 research received, as well as he wanted --</p> <p>10 Mr. Daugherty went through the Consumer Financial</p> <p>11 Protection Bureau, and it was responded to him in</p> <p>12 regards to his account.</p> <p>13 BY MR. NOLAN:</p> <p>14 Q. So there was one response on April 19th</p> <p>15 for both disputes?</p> <p>16 A. April 8th.</p> <p>17 MR. MANNING: One second. Let him</p> <p>18 finish his question.</p> <p>19 BY MR. NOLAN:</p> <p>20 Q. I'm not trying to be difficult with you.</p> <p>21 I want to make sure what was responded to and when.</p> <p>22 So there is a letter -- so Mr. Daugherty</p> <p>23 did send several disputes at one time. He sent one</p> <p>24 directly, and he sent one through the ombudsman, as</p> <p>25 well, within a week of each other it appears. March</p>

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27 (Pages 102 to 105)

<p style="text-align: right;">102</p> <p>1 26th was the dispute with the Financial Protection 2 Bureau, correct? 3 A. Correct. 4 Q. And March 19th is the fax he sent to 5 Equifax direct -- OCWEN directly, correct? 6 A. Correct. And the letter from OCWEN to 7 Mr. Daugherty directly via mail was sent -- is dated 8 April 19th, page 1723. 9 Q. Okay. And on April 8th, on 1722, there 10 is a letter from OCWEN to the CFPB, correct? 11 A. Correct, responding to Mr. Daugherty's 12 email through the Consumer Financial Protection 13 Bureau on April -- I'm sorry -- March the 26th, 2014, 14 page 1720 up top. 15 OCWEN responded to that on April 8th, 16 and responded to the written research that 17 Mr. Daugherty sent in on the 19th, on April 19th. 18 MR. NOLAN: Can you mark this as 16? 19 (Exhibit No. 16 was marked for 20 identification.) 21 BY MR. NOLAN: 22 Q. I'm giving you No. 16, which if we can 23 look at the third page of this sheet. This exhibit 24 has an envelope attached with a mailing date. On the 25 top right corner, this was sent out on March 19,</p>	<p style="text-align: right;">104</p> <p>1 gray. 2 Q. Okay. And the response code is a 2, 3 which states modify account information as indicated, 4 correct? 5 A. Where are you? Where do you see that? 6 Q. I'm in the top box, third one down. 7 A. Okay. 8 Q. And so what you're saying is that the 9 information in the gray shaded box is -- would be 10 OCWEN's directions to modify this account? 11 A. Response, yes. 12 Q. In response to the dispute? 13 A. Correct. Based on what was received by 14 e-Oscar. 15 Q. And this dispute was 106, disputes 16 previous account status, payment history profile, 17 payment rating, correct? 18 A. Yes. 19 Q. And then looking ahead to OCWEN comment 20 log 1727, there is an April 23rd, 2014 date at 21 1:19:25 a.m. by Rajina Robert regarding this control 22 number and this dispute. Do you see where we're at? 23 A. Yes. I'm looking at the top of the page 24 beginning where it's showing being received. 25 Q. Sure.</p>
<p style="text-align: right;">103</p> <p>1 2014, correct? 2 A. Okay. It's the same letter he faxed in. 3 He mailed it. 4 Q. He mailed in a copy, and faxed in a 5 copy, and talked to the CFPB during this time period, 6 correct? 7 A. Within that same time period, yes. 8 (Exhibit No. 17 was marked for 9 identification.) 10 MR. MANNING: So Exhibit 17, I have 1343 11 and 1344. 12 MR. NOLAN: Correct. 13 BY MR. NOLAN: 14 Q. Are you familiar with this form? 15 A. I've seen this document. 16 Q. Is it fair to say this is OCWEN's ACDV 17 response form? 18 A. Yes. Through the e-Oscar system. 19 Q. So OCWEN would have prepared this when 20 reviewing and investigating a dispute from Equifax, 21 correct? 22 A. This would be -- this would be the 23 system that they used to respond back to Equifax on 24 how it was -- you have the request data and the 25 response data. OCWEN responded in gray, shaded in</p>	<p style="text-align: right;">105</p> <p>1 And that's at 1:19:20 a.m. And that 2 indicates the reporting received from credit bureau 3 was a code 82. Do you know what code 82 is? 4 A. Code 82 is based on the request that was 5 sent by the bureau. Their request is stating account 6 120 days past due date, past the due date. Account 7 update information 3-24-2014. 8 Q. This is the first dispute we've noted -- 9 we've reviewed that actually noted an account went 10 into 120 days past the due date on the ACDV, correct? 11 A. Yes. 12 Q. All the prior disputes that Equifax sent 13 back, OCWEN never noted receiving an account 120 days 14 past the due date in this block, correct? 15 MR. MANNING: Object to the form. 16 You can answer. 17 THE WITNESS: Based on the other 18 requests. This is a separate -- this is a new 19 request. 20 BY MR. NOLAN: 21 Q. Why was that account code included in 22 the section on this dispute? 23 A. Because that's the -- that's how the 24 request came in. 25 Q. But the other request also indicated --</p>

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28 (Pages 106 to 109)

<p style="text-align: right;">106</p> <p>1 A. This is a separate request. I told you 2 each request is handled differently. It's not 3 handled as the same. This is a new request. And 4 this is how -- this is how -- this is where they're 5 going to conduct their investigation, based on the 6 new request that comes in. 7 Q. I'm asking you can you tell me why this 8 was included on this dispute as opposed to every 9 other dispute where this same information was 10 provided by Equifax? 11 A. I can't speak for the bureau. This is 12 how the request came in. 13 Q. So based on Exhibit 17, on the bottom 14 under account status, the data states it's 120 past 15 due, but OCWEN appears to indicate a change to a 16 current account; is that correct? 17 A. They responded current account. 18 Q. And this is under the modify account 19 information, as indicated in response code? 20 A. That is -- that is the bureau's request 21 to OCWEN. The only thing that OCWEN completed is the 22 shaded area and the response date. 23 Q. The response date on the OCWEN log 1727 24 is April 23, 2014, correct? 25 A. April 24, 2014 is the response date.</p>	<p style="text-align: right;">108</p> <p>1 stands for? 2 A. I don't remember. 3 Q. Is that a special compliance code? 4 A. This is an ACDV form. This is an 5 e-Oscar form, so based on how it's responded -- 6 requested, that's how it's responded. As I mentioned 7 earlier, the shaded gray is OCWEN's response. 8 Q. And OCWEN did not have a response for 9 foreclosure proceedings started to this dispute, 10 correct? 11 A. Correct. 12 Q. OCWEN did have other changes? They 13 changed the date open to the proper date, correct? 14 A. That is correct. 15 Q. They updated the date of last payment, 16 correct? 17 A. Yes. They have updated that. 18 Q. They even modified the amount past due 19 from 6,128 to zero, correct? 20 A. I'm sorry? Where are you looking? 21 Q. I'm a little bit below there. 22 A. Because -- 23 Q. Past due -- 24 A. I was going down the line. 25 Q. Sure.</p>
<p style="text-align: right;">107</p> <p>1 Q. On OCWEN's logs it's 4-23. 2 A. I'm sorry? 3 Q. On OCWEN's logs, on 1727. 4 Let's look at the account information. 5 There is a section marked MOP. Do you know what that 6 means? 7 A. Where is that information? 8 Q. It's in the last box on the page, 9 account information. It's the second from the 10 bottom. 11 A. I don't know what that means; however, 12 the white shade is the -- is the bureau's request to 13 OCWEN. 14 Q. And OCWEN didn't have any changes on 15 that box, correct? 16 MR. MANNING: Object to the form. 17 You can answer. 18 THE WITNESS: The document speaks for 19 itself. It's blank. 20 BY MR. NOLAN: 21 Q. It's the box claimed five or more 22 installments past due, correct? 23 A. OCWEN did not respond to that. 24 Q. And on the second page of this exhibit, 25 1344, the top box says SCC. Do you know what that</p>	<p style="text-align: right;">109</p> <p>1 A. That is correct. 2 Q. Is there any reason why OCWEN would 3 change the amount past due to zero, yet leave the 4 foreclosure proceedings notation? 5 MR. MANNING: Object to the form. 6 You can answer. 7 THE WITNESS: As of the account 8 information to April 24, 2014, the borrower is 9 current. 10 BY MR. NOLAN: 11 Q. I understand that. But OCWEN continued 12 to -- did not update the foreclosure proceeding 13 started notation, correct? 14 MR. MANNING: Objection to the form. 15 You can answer. 16 THE WITNESS: OCWEN each month reported 17 the account accurately. As far as how the request 18 comes in from the bureau, from the -- foreclosure 19 proceedings did start back in 2012 when the account 20 was delinquent, before the borrower reinstated and 21 brought the loan current in April 2012. 22 BY MR. NOLAN: 23 Q. In April 2014 Mr. Daugherty disputed 24 that he was behind at all on his credit account with 25 OCWEN, correct?</p>

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30 (Pages 114 to 117)

<p style="text-align: right;">114</p> <p>1 information into their system.</p> <p>2 BY MR. NOLAN:</p> <p>3 Q. But OCWEN can control what it verifies</p> <p>4 as accurate, correct?</p> <p>5 A. They have verified --</p> <p>6 Q. That's correct.</p> <p>7 A. -- and out of courtesy went back and</p> <p>8 reported the full information to Equifax.</p> <p>9 Q. So OCWEN was performing a courtesy when</p> <p>10 it reported the correct information regarding Mr. --</p> <p>11 A. They've been doing it -- they've been</p> <p>12 doing it every month. And they did it again after a</p> <p>13 full initial response through the Consumer Financial</p> <p>14 Protection Bureau, as well as advising the borrower</p> <p>15 the same information via mail in April.</p> <p>16 Q. And, nonetheless, the incorrect account</p> <p>17 information was verified again in May 2014, correct?</p> <p>18 MR. MANNING: Objection. Misstates</p> <p>19 testimony.</p> <p>20 You can answer.</p> <p>21 THE WITNESS: I already responded to</p> <p>22 that.</p> <p>23 BY MR. NOLAN:</p> <p>24 Q. Let's look at OCWEN 1728. On 5-2-2014</p> <p>25 at 5:22:51 p.m. there is a note from Allwyn. This is</p>	<p style="text-align: right;">116</p> <p>1 MR. MANNING: Object to the form.</p> <p>2 You can answer.</p> <p>3 THE WITNESS: Yes, on how OCWEN</p> <p>4 initially reported from 2012.</p> <p>5 BY MR. NOLAN:</p> <p>6 Q. And continued to report the amount past</p> <p>7 due was \$6,128, correct?</p> <p>8 MR. MANNING: Objection; form.</p> <p>9 THE WITNESS: There is no response.</p> <p>10 BY MR. NOLAN:</p> <p>11 Q. I want to look at OCWEN log 1733.</p> <p>12 A. Okay.</p> <p>13 Q. This spills over, I believe, onto 1734.</p> <p>14 Near the bottom, on June 9th, 2014, at 10:51:20 a.m.</p> <p>15 Wilma Varona received a call from Mr. Daugherty,</p> <p>16 correct?</p> <p>17 A. Okay.</p> <p>18 Q. And over onto page 1734 this call</p> <p>19 continues.</p> <p>20 A. Okay.</p> <p>21 Q. The section I'm looking at starts 11:00</p> <p>22 and 13 seconds a.m. It states, borrower asking for a</p> <p>23 letter stating that account has been current because</p> <p>24 he will refi and need to show that March, June, July,</p> <p>25 September, and October of 2013 is showing current,</p>
<p style="text-align: right;">115</p> <p>1 a phone call Mr. Daugherty placed to OCWEN, correct?</p> <p>2 A. Yes.</p> <p>3 Q. With a credit reporting inquiry,</p> <p>4 correct?</p> <p>5 A. Yes.</p> <p>6 Q. So he's calling in to continue to try to</p> <p>7 fix his credit report at this point, correct?</p> <p>8 A. Yes, because he didn't like the response</p> <p>9 we provided to him. And that's an assumption, but we</p> <p>10 did respond. He must have been calling in response</p> <p>11 to the correspondence that he received back from</p> <p>12 OCWEN.</p> <p>13 MR. NOLAN: Mark this.</p> <p>14 (Exhibit No. 19 was marked for</p> <p>15 identification.)</p> <p>16 BY MR. NOLAN:</p> <p>17 Q. 19. This is another ACDV response</p> <p>18 completed June 16, 2014, correct?</p> <p>19 A. Yes.</p> <p>20 Q. Again, Rajkumar verified the information</p> <p>21 contained in this report as accurate, correct?</p> <p>22 A. Yes.</p> <p>23 Q. The information contained in this report</p> <p>24 included the account was 120 past the due date,</p> <p>25 correct?</p>	<p style="text-align: right;">117</p> <p>1 correct?</p> <p>2 A. Okay.</p> <p>3 Q. So Mr. Daugherty asked OCWEN for a</p> <p>4 letter stating that he was current, correct?</p> <p>5 A. That's what the document says.</p> <p>6 Q. Specifically referring to March, June,</p> <p>7 July, September, October of 2013 as dates that he</p> <p>8 needs to show that he's current, correct?</p> <p>9 A. Okay. And he received a response letter</p> <p>10 April 19th in response to his complaint.</p> <p>11 Q. With an account balance?</p> <p>12 I've got that letter. We can go ahead</p> <p>13 and mark it.</p> <p>14 (Exhibit No. 20 was marked for</p> <p>15 identification.)</p> <p>16 BY MR. NOLAN:</p> <p>17 Q. Here is a copy of the April 19th letter</p> <p>18 that you referred to.</p> <p>19 A. Okay. It shows his unpaid balance.</p> <p>20 Okay. Sorry.</p> <p>21 He made the request -- he made the</p> <p>22 request, but she should have told him he needed to</p> <p>23 send the request in writing.</p> <p>24 Q. These are the same months that</p> <p>25 Mr. Daugherty referred to in his March 2014 dispute</p>

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<p style="text-align: right;">122</p> <p>1 Q. So OCWEN only has to correct the</p> <p>2 inaccuracies that its codes match as opposed to all</p> <p>3 inaccuracies on this borrower's account?</p> <p>4 MR. MANNING: Object to the form.</p> <p>5 You can answer.</p> <p>6 THE WITNESS: It's responded by each new</p> <p>7 ACDV that is being received from the credit bureau.</p> <p>8 BY MR. NOLAN:</p> <p>9 Q. Let's go on the comment logs to 1738.</p> <p>10 On June 26th, 2014, the final entry at 10:49:42 a.m.,</p> <p>11 Richard Hightower input a note regarding a request</p> <p>12 from the CFPB, correct?</p> <p>13 A. Yes.</p> <p>14 Q. The CFPB was requesting additional</p> <p>15 information?</p> <p>16 A. Yes.</p> <p>17 Q. Specifically whether the account was</p> <p>18 120 days delinquent in March, June, July, October,</p> <p>19 and December 2013, correct?</p> <p>20 A. Yes. And also requesting to provide a</p> <p>21 copy of the payment history for 2013.</p> <p>22 Q. So this is a follow-up by the CFPB, I</p> <p>23 assume, from April --</p> <p>24 A. No. This is a new request.</p> <p>25 Q. And then on the next page, 1739 --</p>	<p style="text-align: right;">124</p> <p>1 October, and December 2013; however, the attached</p> <p>2 documents shows an Equifax report where the consumer</p> <p>3 is reported as 120 days late March, June, July,</p> <p>4 October, December 2013. Please provide documentation</p> <p>5 that's showing that you have reported the consumer...</p> <p>6 Please respond.</p> <p>7 Q. So here again OCWEN is being presented</p> <p>8 evidence that there is an outstanding report showing</p> <p>9 Mr. Daugherty as delinquent during these months that</p> <p>10 he's complained of, correct?</p> <p>11 MR. MANNING: Object to the form.</p> <p>12 You can answer.</p> <p>13 THE WITNESS: That is from the Consumer</p> <p>14 Financial Protection Bureau requesting additional</p> <p>15 information in regards to those months.</p> <p>16 BY MR. NOLAN:</p> <p>17 Q. And indicating they've attached a</p> <p>18 document showing the incorrect reports during those</p> <p>19 months, correct?</p> <p>20 A. They provided in the first request</p> <p>21 their -- the payment history, payment reconciliation</p> <p>22 history. They're providing additional information.</p> <p>23 And let's see here. And they sent -- they did an AUD</p> <p>24 on July 2nd, 2014.</p> <p>25 Q. We'll look at that in just a minute.</p>
<p style="text-align: right;">123</p> <p>1 A. It was responded. And they were also</p> <p>2 provided a copy of the payment history, as well.</p> <p>3 Q. So OCWEN responded that in 2012: March,</p> <p>4 June, July, October, and December, the loan was</p> <p>5 current? Is that what the response indicates?</p> <p>6 A. In March 2012, June 2012, July 2012, and</p> <p>7 October 2012, December 2012.</p> <p>8 Q. Why did OCWEN respond with information</p> <p>9 regarding 2012 when the CFPB asked for information</p> <p>10 regarding 2013?</p> <p>11 A. The CFPB -- I don't know why they have</p> <p>12 2012; however, they did attach a copy of the payment</p> <p>13 history, which is called payment reconciliation</p> <p>14 history.</p> <p>15 Q. And further down that page, on June 30,</p> <p>16 2014, at 9:19:29 a.m. Rose Kaplan has an entry about</p> <p>17 a further follow-up request from the CFPB, correct?</p> <p>18 A. We have determined that additional</p> <p>19 information is needed to complete our review of this</p> <p>20 matter. They request please submit the following</p> <p>21 information to aid us in further evaluating this</p> <p>22 complaint.</p> <p>23 You indicated that your records show</p> <p>24 that the credit reporting correctly reflected the</p> <p>25 loan as current for the months of March, June, July,</p>	<p style="text-align: right;">125</p> <p>1 MR. NOLAN: Can we go ahead and mark</p> <p>2 this at this time?</p> <p>3 (Exhibit No. 22 was marked for</p> <p>4 identification.)</p> <p>5 BY MR. NOLAN:</p> <p>6 Q. This is No. 22. This is an AUDF sent on</p> <p>7 July 2nd, 2014. Is that the one referenced in the</p> <p>8 notes on 1740?</p> <p>9 A. That is correct. And they're responded</p> <p>10 back to the CFPB of what they've done.</p> <p>11 Q. Now, on this AUD, on the top line it</p> <p>12 indicates it was an update as opposed to a delete or</p> <p>13 delete due to fraud, correct?</p> <p>14 A. Yes.</p> <p>15 Q. Do you know what the Equifax SC number</p> <p>16 means?</p> <p>17 A. No. That's something through Equifax.</p> <p>18 Q. But OCWEN generated the universal data</p> <p>19 form, correct?</p> <p>20 A. Yes, through e-Oscar.</p> <p>21 Q. Which is a standardized system for</p> <p>22 disputes for furnishers and for credit reporting</p> <p>23 agencies, correct?</p> <p>24 A. Yes.</p> <p>25 Q. But you're not sure what the Equifax SC</p>

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<p style="text-align: right;">126</p> <p>1 number indicates?</p> <p>2 A. No. This is probably referring --</p> <p>3 Equifax's number. Experian has -- this is reporting</p> <p>4 to those bureaus.</p> <p>5 Q. So what specifically --</p> <p>6 A. So it could go back to what you</p> <p>7 initially asked me of what was called the subscriber</p> <p>8 code number.</p> <p>9 Q. So what information on this form was</p> <p>10 updated? Let me back that up.</p> <p>11 This form is telling -- is OCWEN telling</p> <p>12 the credit reporting agencies that you need to update</p> <p>13 the following information, correct?</p> <p>14 A. It just is providing, how I called it</p> <p>15 earlier, an escalation.</p> <p>16 Q. So if there is information on this form,</p> <p>17 OCWEN is telling the credit reporting agency here is</p> <p>18 what you need to report?</p> <p>19 A. Figuring the AUD will coincide in their</p> <p>20 brains more than an ACDV report.</p> <p>21 Q. So what specifically was updated on this</p> <p>22 form?</p> <p>23 A. Okay. As the document says in the notes</p> <p>24 what was updated, so what it's saying is showing paid</p> <p>25 as agreed has been reported. So it's a paid as</p>	<p style="text-align: right;">128</p> <p>1 A. Okay.</p> <p>2 Q. Why are those boxes empty?</p> <p>3 MR. MANNING: Object to the form.</p> <p>4 You can answer.</p> <p>5 THE WITNESS: I believe this is a fixed</p> <p>6 rate mortgage and not a balloon.</p> <p>7 BY MR. NOLAN:</p> <p>8 Q. If it was a balloon, would OCWEN be</p> <p>9 required to record something in that box?</p> <p>10 A. But it's not a balloon, so we can speak</p> <p>11 about this account. So how it -- how it reports is</p> <p>12 based on the note. This is the information in</p> <p>13 regards to the actual mortgage, whether it was a</p> <p>14 fixed rate, adjustable rate, balloon, there is a</p> <p>15 maturity date.</p> <p>16 Q. So if I had a hypothetical where there</p> <p>17 was a balloon due, would it be inaccurate to leave</p> <p>18 that box blank?</p> <p>19 MR. MANNING: Objection to the form.</p> <p>20 Calls for a legal conclusion.</p> <p>21 You can answer.</p> <p>22 THE WITNESS: If there is a balloon</p> <p>23 amount, I don't know how -- how they would -- how</p> <p>24 it's completed.</p> <p>25</p>
<p style="text-align: right;">127</p> <p>1 agreed and current. And then this is for the months</p> <p>2 March, June, July, October, December 2013, per</p> <p>3 request. And then the response went back to the</p> <p>4 Consumer Financial Protection Bureau stating the</p> <p>5 same.</p> <p>6 Q. Is there any reason OCWEN didn't delete</p> <p>7 the extra account from Mr. Daugherty's account as</p> <p>8 opposed to updating the current account?</p> <p>9 A. I don't know what extra account you're</p> <p>10 talking about.</p> <p>11 Q. The account that Mr. Daugherty and the</p> <p>12 CFPB indicated that OCWEN was showing up on his</p> <p>13 credit report.</p> <p>14 A. We don't have control how the credit</p> <p>15 bureaus report in their system. We only reported one</p> <p>16 trade line to each bureau.</p> <p>17 Q. On the form and several of the other</p> <p>18 forms, just above the account history there is a box</p> <p>19 marked balloon payment due date. Do you see where</p> <p>20 that box is on the AUDF?</p> <p>21 A. On which one?</p> <p>22 Q. On the universal data form, just above</p> <p>23 the account history box on the right side there are</p> <p>24 two boxes. One says balloon payment due date. One</p> <p>25 says balloon payment amount. You see where I'm at?</p>	<p style="text-align: right;">129</p> <p>1 BY MR. NOLAN:</p> <p>2 Q. Okay.</p> <p>3 (Exhibit No. 23 was marked for</p> <p>4 identification.)</p> <p>5 BY MR. NOLAN:</p> <p>6 Q. This is Exhibit No. 23. Do you need a</p> <p>7 break? I saw you reaching for your drink.</p> <p>8 A. I'm just taking a sip.</p> <p>9 Q. If you want to take a break -- we've</p> <p>10 been going for a little while here.</p> <p>11 MR. MANNING: I can take a break.</p> <p>12 MR. NOLAN: Okay. Good.</p> <p>13 (A recess was taken.)</p> <p>14 BY MR. NOLAN:</p> <p>15 Q. I think we left off and I just handed</p> <p>16 out Exhibit 23. So the response date -- this is</p> <p>17 another ACDV response from OCWEN dated August 8th,</p> <p>18 2014, correct?</p> <p>19 A. A response date, yes.</p> <p>20 Q. And the response code was account</p> <p>21 information accurate as of date, correct?</p> <p>22 A. Yes.</p> <p>23 Q. Okay.</p> <p>24 MR. NOLAN: Can we mark this Exhibit 24?</p> <p>25</p>

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<p style="text-align: right;">130</p> <p>1 (Exhibit No. 24 was marked for 2 identification.) 3 BY MR. NOLAN: 4 Q. This is another ACDV response dated 5 September 19, 2014, correct? 6 A. Yes. 7 Q. And this states that -- down in the 8 account information toward the bottom of the page, it 9 states he has a current account, correct? 10 A. Yes. 11 Q. I have one more from earlier I wanted to 12 double-back to. 13 (Exhibit No. 25 was marked for 14 identification.) 15 MR. NOLAN: I didn't make copies of this 16 one, Jason. It's Bates 576, dispute letter. 17 MR. MANNING: 576 and 577. 18 MR. NOLAN: Sorry. That's correct. 19 BY MR. NOLAN: 20 Q. Earlier we were discussing, I believe it 21 was Exhibit 4, there was a response letter sent by 22 OCWEN regarding a dispute in March of 2013. I wanted 23 to introduce this. The date at the top of the page 24 indicates March of 2013, correct? 25 A. Yes.</p>	<p style="text-align: right;">132</p> <p>1 Q. If that wasn't enough, Mr. Manning may 2 have some questions for you. 3 EXAMINATION 4 BY MR. MANNING: 5 Q. One of the documents that was produced 6 in this was -- it's often referred to as monthly 7 reporting data. It is in the production as OLS 602 8 through 645. 9 MR. NOLAN: I've got that. 10 BY MR. MANNING: 11 Q. I'm going to hand you a copy. 12 MR. MANNING: Let's mark it as the next 13 one, just for identification purposes. 14 (Exhibit No. 26 was marked for 15 identification.) 16 BY MR. MANNING: 17 Q. So take a minute and look over what's 18 been marked as Exhibit 26. And then just tell me 19 when you can identify what these documents appear to 20 be. 21 A. These are screen prints for OCWEN's 22 system, Real Servicing, of the screen prints of what 23 the credit reporting department at OCWEN uses. 24 Q. When you say screen prints of what the 25 credit reporting that OCWEN uses, what does this</p>
<p style="text-align: right;">131</p> <p>1 Q. It appears to have been faxed at 2 8:36 p.m. that evening? 3 A. Yes. 4 Q. And it indicates that he was informing 5 OCWEN that his Equifax report indicated he was \$6,128 6 behind and in foreclosure with OCWEN, correct? 7 A. Yes. 8 Q. And he asked that Equifax correct those 9 records, correct? 10 A. Yeah. Based on the document. It speaks 11 for itself. 12 Q. And then the second page he attached a 13 printout indicating the incorrect reporting; is that 14 correct, as well? 15 A. Yes. It's Equifax. All of this is 16 dealing with Equifax. How come Equifax didn't do a 17 research on their end based on the same disputes that 18 they keep sending to OCWEN? It could have been -- 19 how come -- I mean, obviously it's an error they did 20 on their end. How come they didn't conduct a 21 research on their end? 22 Q. We talked with Equifax, as well. 23 A. Okay. 24 Q. That's all I've got today. 25 A. That's all you have?</p>	<p style="text-align: right;">133</p> <p>1 information reflect? 2 A. This reflects the account history and 3 how -- and how it is reported to the bureaus each 4 month. 5 Q. During your testimony you've identified 6 that there is a -- I can't remember your 7 terminology -- something like 30 days in arrears, 8 like the reporting happens for the previous 30 days. 9 Am I saying that right? 10 A. Right. So if they're reporting to the 11 credit bureau the 30th, say of, in this case, 12 November 30th, then it's being reported as -- to 13 reflect as of October 30th -- up to October 30th. 14 Q. The screens here, do they use the same 15 codes that we saw appearing on some of these 16 automated forms, either the AUD or the ACDVs? 17 A. Yes. 18 Q. Were there any instances in which OCWEN 19 reporting on the account for Mr. Daugherty, that upon 20 your review evidence that OCWEN was reporting this 21 trade line twice at any time? 22 A. Not at all. Only one trade line was 23 reported to each bureau. And they all get reported 24 on a monthly data the same day each month. 25 Q. Do all the credit reporting agencies</p>

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<p style="text-align: right;">134</p> <p>1 receive the same data from this packet of 2 information?</p> <p>3 A. Yes. It gets sent on what they call a 4 monthly data report.</p> <p>5 Q. Were there any instances in these 6 monthly data reports in which OCWEN reported a 7 compliance condition code of XB?</p> <p>8 A. Yes.</p> <p>9 Q. Could you identify those?</p> <p>10 Let me ask you this way. Turn to 11 page 639. You tell me if I'm reading this document 12 correctly. It says OLS 639. There is two screen 13 prints. And towards the bottom there is one that 14 says compliance condition code. And then it appears 15 to have a code next to it. Do you see that?</p> <p>16 A. Yes, I do.</p> <p>17 Q. And what is that code?</p> <p>18 A. XB.</p> <p>19 Q. And what does XB mean?</p> <p>20 A. XB is that if the loan was in default, 21 not to report it.</p> <p>22 Q. I'm not going to ask you to go through 23 everything. Is that an example of an instance in 24 which on the monthly data tape OCWEN was reporting 25 this account with a compliance condition code as XB?</p>	<p style="text-align: right;">136</p> <p>1 again, for the record, April 2012 has a zero. What 2 does that reflect?</p> <p>3 A. Current.</p> <p>4 Q. March 2012?</p> <p>5 A. He was in default and was 120 days past 6 due.</p> <p>7 Q. And so when it says a 4 for March 2012, 8 that is four times 30 days to get to the 120 you 9 said?</p> <p>10 A. That is correct.</p> <p>11 Q. After that period, it appears that there 12 are no other numbers other than zeros?</p> <p>13 A. That is correct.</p> <p>14 Q. So that would reflect, at least 15 according to this monthly data reporting, he was 16 current for each of those months?</p> <p>17 A. Yes.</p> <p>18 Q. Is there a compliance condition code on 19 this report?</p> <p>20 A. Yes, there is.</p> <p>21 Q. What is it?</p> <p>22 A. XB.</p> <p>23 Q. How about the prior month, for the 24 reporting period February 2015, is there an XB code 25 there?</p>
<p style="text-align: right;">135</p> <p>1 A. Yes. It identifies what month that -- 2 which month that it was reported as an XB code.</p> <p>3 Q. It appears the last month in this 4 packet, the monthly reporting data has reporting 5 period for March 31st, 2015. I'm looking at Bates 6 stamp 645. Do you see that?</p> <p>7 A. Okay.</p> <p>8 Q. So top of the page, do you see the 9 reporting period?</p> <p>10 A. Yes.</p> <p>11 Q. What's the reporting period?</p> <p>12 A. It is up through March 31st, 2015.</p> <p>13 Q. Now, if you look towards the bottom, 14 since this is the most recent of the monthly data, if 15 you go to the account history, I just want to see if 16 you can help us understand.</p> <p>17 A. Yes.</p> <p>18 Q. The account history, when it says -- 19 there is a number of digits or numerals in that 20 bottom right-hand corner. There is a 1, a number 1, 21 in the box from May 2012. Do you see that?</p> <p>22 A. Correct.</p> <p>23 Q. What does the number 1 reflect?</p> <p>24 A. Thirty days past due.</p> <p>25 Q. And then April has a zero. What does --</p>	<p style="text-align: right;">137</p> <p>1 A. Yes, there is.</p> <p>2 Q. It looks like there is an XB code for 3 the next series of pages, 641 through 645, and that's 4 for the reporting period November 2014 through 5 March 2015; is that accurate?</p> <p>6 A. Yes.</p> <p>7 Q. At the beginning of the deposition you 8 were asked about background or qualifications for the 9 credit analysts. What -- from a very broad 10 perspective, what training do those new-hire analysts 11 receive?</p> <p>12 A. It's a one-month training, two weeks 13 class training, and an additional two weeks shadowing 14 training.</p> <p>15 Q. Okay. So the first two weeks is in a 16 classroom. What is the substance of that classroom 17 training?</p> <p>18 A. How to operate the OCWEN system, 19 policies and procedures for credit reporting, as well 20 as -- as well as for credit reporting. I did say 21 that, credit reporting. And for e-Oscar.</p> <p>22 Q. And then after the classroom, you said 23 shadowing. What do you mean by shadowing?</p> <p>24 A. Yes. They sit down with a most current 25 credit reporting analyst for additional training as</p>

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<p style="text-align: right;">138</p> <p>1 far as how they operate.</p> <p>2 Q. After the two-week classroom training,</p> <p>3 two-week shadowing, and that individual goes live in</p> <p>4 the system, is there any further training or</p> <p>5 supervision of that individual?</p> <p>6 A. Yes. There is always ongoing training,</p> <p>7 whether it's online training within the company, for</p> <p>8 continuous training on policy and procedures, as well</p> <p>9 as codes and things like that.</p> <p>10 Q. What about a quality control program?</p> <p>11 Is there any supervision of the actual work these</p> <p>12 people are doing when they undertake a credit dispute</p> <p>13 review?</p> <p>14 A. Yes. There is a supervisor for teams</p> <p>15 that they have. I'm not sure how many number of</p> <p>16 teams are in that department that handle different</p> <p>17 functions, as well as consumer escalation, which</p> <p>18 means -- also means ombudsman escalation.</p> <p>19 Q. When you say ombudsman escalation, I</p> <p>20 think we saw some of that in the notes. What is</p> <p>21 that?</p> <p>22 A. They deal with the actual consuming; for</p> <p>23 instance, from the Credit Financial Protection</p> <p>24 Bureau.</p> <p>25 Q. There was some testimony about an</p>	<p style="text-align: right;">140</p> <p>1 credit reporting gets -- an email is sent, as well as</p> <p>2 coded in the notes to the setup department to make</p> <p>3 that change.</p> <p>4 BY MR. MANNING:</p> <p>5 Q. If you can look at Exhibit 26 on</p> <p>6 page 606, Bates stamped at the right-hand is 606,</p> <p>7 you'll see there is a date opened, about halfway down</p> <p>8 the page, August 26, 1999?</p> <p>9 A. Yes.</p> <p>10 Q. And then on the next page, 607, it says</p> <p>11 date opened July 20th, 1999?</p> <p>12 A. Yes.</p> <p>13 Q. So is that -- does that reflect the time</p> <p>14 period in which this opened date changed in the</p> <p>15 system as it was reported to the CRAs?</p> <p>16 A. It was changed within that time</p> <p>17 between -- yes, between March 31st, 2012 and</p> <p>18 April 30th, which was then reported with the correct</p> <p>19 open date because, due to the reinstatement, the</p> <p>20 borrower reinstated the account to bring it back</p> <p>21 current.</p> <p>22 Q. So in March 2012 that open date changed.</p> <p>23 What was the status of the borrower's account at that</p> <p>24 time?</p> <p>25 A. It brought the -- at April 30th, 2012,</p>
<p style="text-align: right;">139</p> <p>1 opening date. So I wanted to have you explain,</p> <p>2 what's the deal with this opening date? There was a</p> <p>3 change in the opening date. How does that work or</p> <p>4 how did that occur?</p> <p>5 A. The reason for the change for the</p> <p>6 opening date, because it was reviewed, looks like,</p> <p>7 according to the notes, around the time the loan was</p> <p>8 being reinstated, and additional, I want to say,</p> <p>9 quality assurance was done, and it was noted that the</p> <p>10 account opening date was incorrect from the prior</p> <p>11 servicer based on the documents that we have in our</p> <p>12 business records, which includes the note, the</p> <p>13 mortgage.</p> <p>14 Q. Would that change appear in the monthly</p> <p>15 data reporting?</p> <p>16 A. It would show -- it would show the</p> <p>17 change in the monthly reporting, in that the credit</p> <p>18 reporting department uses; however, the changes</p> <p>19 cannot be made by the credit reporting department.</p> <p>20 It has to be made by the loan setup department.</p> <p>21 MR. NOLAN: I'm sorry. Can you repeat</p> <p>22 that?</p> <p>23 THE WITNESS: It has to be -- the</p> <p>24 accounts are not altered as far as opening dates.</p> <p>25 Anything dealing with the loan information by the</p>	<p style="text-align: right;">141</p> <p>1 because it's still reporting as of March, it would</p> <p>2 still show as delinquent; however, reporting period</p> <p>3 for May 31st, 2012 it would show the loan as current.</p> <p>4 Q. Okay. So for the record, when you say</p> <p>5 reporting period April 30th, 2012 it's being reported</p> <p>6 as delinquent, that's the number 4 for the March 2012</p> <p>7 account history box, right?</p> <p>8 A. That is correct.</p> <p>9 Q. So at that point in time when the</p> <p>10 opening date changed, the account was 120 days late?</p> <p>11 A. That is correct.</p> <p>12 Q. And then the next month Mr. Daugherty</p> <p>13 brought the account current, and OCWEN for its part</p> <p>14 on its monthly data reported him as current?</p> <p>15 A. That is correct.</p> <p>16 Q. Okay. Knowing how OCWEN is reporting it</p> <p>17 and the fact that Equifax was reporting it</p> <p>18 incorrectly, what were you able to determine as the</p> <p>19 cause of Equifax's error?</p> <p>20 MR. NOLAN: Objection. Calls for a</p> <p>21 legal conclusion.</p> <p>22 BY MR. MANNING:</p> <p>23 Q. What, if anything, according to your</p> <p>24 review of the documents, were you able to determine</p> <p>25 was the cause of this inconsistency with Equifax's</p>

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<p style="text-align: right;">150</p> <p>1 regarding the referenced loan.</p> <p>2 The Consumer Ombudsman was created to</p> <p>3 provide OCWEN customers with a resource to assist</p> <p>4 with unresolved concerns and issues. OCWEN is</p> <p>5 obligated to report the loan accurately to the credit</p> <p>6 bureaus based on the contractual due date.</p> <p>7 Further, if payments are not received</p> <p>8 within the 30 days of the month, then the account</p> <p>9 would be reported as delinquent. The March -- the</p> <p>10 March 26, 2013 payment was received on April 30th,</p> <p>11 2013, which was 30 to 59 days past due; therefore,</p> <p>12 the credit reporting is valid.</p> <p>13 A further review indicates that on</p> <p>14 March 21st, 2014 our office submitted a request to</p> <p>15 the four major credit reporting agencies: Equifax,</p> <p>16 TransUnion, Experian, and Innovis, to reflect the</p> <p>17 current balance on the loan in the amount of</p> <p>18 80,499.78. The confirmation number for this</p> <p>19 electronically submitted update is 69189581. OCWEN</p> <p>20 reports to Equifax, TransUnion, Experian, and</p> <p>21 Innovis. These bureaus provide information to the</p> <p>22 local credit bureaus to update and current -- and</p> <p>23 collect the credit file. Unfortunately, OCWEN is</p> <p>24 unable to control when the credit reporting agencies</p> <p>25 will update their records. In the interim you may</p>	<p style="text-align: right;">152</p> <p>1 Q. And in it he says that he's got --</p> <p>2 Equifax -- this is a quote from the letter --</p> <p>3 "Equifax showing that we owe a total of \$168,750."</p> <p>4 Maybe it will help if you have the</p> <p>5 letter.</p> <p>6 A. Okay.</p> <p>7 Q. So it's like midway through -- right</p> <p>8 here. Do you see where Mr. Daugherty is saying that?</p> <p>9 A. Yes.</p> <p>10 Q. But if you turn to two documents further</p> <p>11 back in that same exhibit, it's OLS 574, where it</p> <p>12 shows the account balance that's being reported by</p> <p>13 Equifax. It appears to indicate a balance of</p> <p>14 \$85,000 --</p> <p>15 A. I'm looking at what he mailed in. I'm</p> <p>16 sorry.</p> <p>17 Q. That's okay.</p> <p>18 A. Okay.</p> <p>19 Q. So he's circled it on page 571. And the</p> <p>20 arrow -- and just above that arrow it has a balance.</p> <p>21 Do you see that balance amount?</p> <p>22 A. I see it.</p> <p>23 Q. And the amount is about 85,000 and</p> <p>24 change, right?</p> <p>25 A. Yes.</p>
<p style="text-align: right;">151</p> <p>1 use this letter as evidence that the request has been</p> <p>2 submitted.</p> <p>3 Q. That's good.</p> <p>4 So that -- there is a bunch of things in</p> <p>5 there. One thing that I wanted to ask about is this</p> <p>6 is identifying a second AUD. So we talked about one.</p> <p>7 But this appears to be identifying a second one</p> <p>8 because it has a different control number. Is that</p> <p>9 your understanding?</p> <p>10 A. Yes.</p> <p>11 Q. So that AUD is something that we haven't</p> <p>12 seen produced in this case. Have you seen it?</p> <p>13 A. No.</p> <p>14 Q. Okay. The date of this is -- so this is</p> <p>15 in the April 2014 time period. And Mr. Nolan had</p> <p>16 asked you some concerns in terms of sequential</p> <p>17 timing. This was shortly after the letter from the</p> <p>18 borrower. Do you recall that letter?</p> <p>19 A. Yes.</p> <p>20 Q. So I'll show you the letter. It's</p> <p>21 Exhibit 15. And keep that Exhibit 5 open, because</p> <p>22 I'm going to ask you another question about it. But</p> <p>23 Exhibit 15 is the letter that was sent by</p> <p>24 Mr. Daugherty to the research department?</p> <p>25 A. Yes.</p>	<p style="text-align: right;">153</p> <p>1 Q. So that's inconsistent with what this</p> <p>2 letter says, right?</p> <p>3 A. Yes.</p> <p>4 Q. And when a borrower makes a</p> <p>5 representation in a letter, OCWEN has an obligation</p> <p>6 to investigate it? They just can't take the borrower</p> <p>7 at their word, correct?</p> <p>8 A. Correct.</p> <p>9 Q. Then he's pointing to -- 574, there is</p> <p>10 also another circle with a bunch of arrows. It</p> <p>11 appears to be pointing to March through December of</p> <p>12 2013. Do you see that?</p> <p>13 A. Yes.</p> <p>14 Q. So he's saying it's inaccurate that he</p> <p>15 was reported as late. I can't make out the document,</p> <p>16 but, if you look at the letter, the letter shows he</p> <p>17 was late in 2013?</p> <p>18 A. Yes.</p> <p>19 Q. So that would be another inconsistency</p> <p>20 with his letter, right?</p> <p>21 A. Yes.</p> <p>22 Q. So when it's saying that he's being</p> <p>23 reported by Equifax as late April through December,</p> <p>24 in this Exhibit 5 comment OCWEN is responding that</p> <p>25 there was only one month in that time period that was</p>

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<p style="text-align: right;">154</p> <p>1 late, and that was March 2013, right?</p> <p>2 A. March and June. In June I believe he</p> <p>3 was 30 days late.</p> <p>4 Q. Let's look back to this monthly data</p> <p>5 tape, which is Exhibit 26. It would have been</p> <p>6 June 2013, which I believe is -- would that be 621?</p> <p>7 A. Yes. So I was right. May. May he was</p> <p>8 30 days past due. As of March 2012 his loan was</p> <p>9 delinquent and in foreclosure proceedings at that</p> <p>10 point.</p> <p>11 Q. Well, I'm asking specifically about</p> <p>12 2013. So --</p> <p>13 A. Oh. 2013.</p> <p>14 Q. Yes. So March, you'll see that</p> <p>15 Mr. Daugherty states he was late March 2013 in this</p> <p>16 letter marked as Exhibit 15, which is different from</p> <p>17 what he's representing in the Equifax report. But</p> <p>18 now I'm asking you about 2013.</p> <p>19 A. Okay.</p> <p>20 Q. Were there any other months -- you had</p> <p>21 maybe June when he was late. Does it appear that</p> <p>22 OCWEN reported him as late in June of 2013?</p> <p>23 A. No. It was March 2013.</p> <p>24 Q. Okay. How do you know that? What are</p> <p>25 you looking at, for the record?</p>	<p style="text-align: right;">156</p> <p>1 changes made at that point, that's what would have</p> <p>2 been sent to the credit bureaus.</p> <p>3 Q. Do the credit analysts at OCWEN have</p> <p>4 access to these screen shots, the monthly reporting</p> <p>5 data, which has been marked as Exhibit 26, when</p> <p>6 they're undertaking their review?</p> <p>7 A. Yes.</p> <p>8 Q. So is that part of the review process if</p> <p>9 that dispute is identified regarding things like</p> <p>10 account history or account information?</p> <p>11 A. Yes. And dealing with credit reporting</p> <p>12 based on the amount of disputes that comes -- came in</p> <p>13 per month on this account.</p> <p>14 Q. You mentioned a number of systems, but,</p> <p>15 when a credit analyst receives the dispute, what</p> <p>16 information is available to them as part of their</p> <p>17 investigation of that dispute?</p> <p>18 A. Real Servicing, which is the OCWEN</p> <p>19 system.</p> <p>20 Q. Before you move on, tell us what type of</p> <p>21 information is available on Real Servicing.</p> <p>22 A. The payment history. Retrieving the</p> <p>23 payment history. Reviewing the payment history.</p> <p>24 Reviewing the notes in the system. Again, should</p> <p>25 they have the capability of reviewing based on their</p>
<p style="text-align: right;">155</p> <p>1 A. I'm looking at the history, the account</p> <p>2 history information.</p> <p>3 Q. And that's Exhibit 26?</p> <p>4 A. Page 619.</p> <p>5 Q. Okay. There were a number of instances</p> <p>6 in which OCWEN responded to customer disputes; is</p> <p>7 that fair to say?</p> <p>8 A. Yes.</p> <p>9 Q. And a number of those disputes were</p> <p>10 repetitive or duplicative, right?</p> <p>11 A. Yes.</p> <p>12 Q. Nonetheless, OCWEN undertook an</p> <p>13 investigation for each one of them?</p> <p>14 A. Yes. OCWEN did it.</p> <p>15 Q. And that has a cost associated with it,</p> <p>16 right?</p> <p>17 A. Yes. And can I say for the record that</p> <p>18 as of page 635, which is for May -- May 1st, 2014</p> <p>19 removed the late, 30-day late, for March 2013.</p> <p>20 Q. Okay. So I'm there now. How do you</p> <p>21 know that?</p> <p>22 A. Because it's showing on the account</p> <p>23 information and OCWEN's records.</p> <p>24 Q. Okay.</p> <p>25 A. And so that's how -- if there was</p>	<p style="text-align: right;">157</p> <p>1 authority for OCWEN -- for any additional</p> <p>2 information, like escrow.</p> <p>3 Q. So that's --</p> <p>4 A. Normally it's payment history and loan</p> <p>5 history in regards to the account.</p> <p>6 Q. That's Real Servicing. And then are</p> <p>7 there other systems or programs available?</p> <p>8 A. They have the system that was once</p> <p>9 called CIS. It's now called The Vault, which has the</p> <p>10 imaging documents of the borrower's account, and the</p> <p>11 mortgage origination, closing documents, any</p> <p>12 correspondence received, sent out by OCWEN.</p> <p>13 Q. So the Real Servicing, CIS, also known</p> <p>14 as The Vault. Any other systems or programs</p> <p>15 available?</p> <p>16 A. The credit reporting also, again</p> <p>17 e-Oscar, which does the communication to credit</p> <p>18 bureaus.</p> <p>19 Q. On this loan there was an additional</p> <p>20 system or systems because it was a</p> <p>21 Litton-formerly-serviced account.</p> <p>22 A. Yes.</p> <p>23 Q. What were those systems called?</p> <p>24 A. RADAR and LSAMS.</p> <p>25 Q. Okay. But would that be available for</p>

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<p style="text-align: right;">158</p> <p>1 any account or would it just be available for Litton 2 accounts? 3 A. No. Just the Litton -- Litton is the 4 only company. 5 Q. So as part of the training policies, 6 practices, the credit analyst is to review all the 7 systems -- all available information in order to 8 determine the response to the dispute? 9 A. To conduct the full investigation to 10 respond to the dispute. 11 Q. There were a number of -- obviously 12 there was a number of disputes in this case. And 13 there are notes pertaining to those disputes. 14 Sometimes the notes appear to be incomplete. Do the 15 notes reflect everything that is being done or what 16 is being transcribed in these notes? 17 A. In most cases they verified on what they 18 did in order to verify that this account belongs to 19 Mr. Daugherty. 20 Q. If the dispute was more than what is an 21 01, not his, not hers, if there was something 22 additional, would there be an additional inquiry? 23 A. Inquiry in the note log? 24 Q. By the credit analyst to respond. 25 A. Yes. So if the ACDV was received with</p>	<p style="text-align: right;">160</p> <p>1 Q. And that's different from what was sent 2 to OCWEN; is that right? 3 A. Yes. Different from the request. 4 Q. Okay. So that means somebody at OCWEN 5 reviewed the information after an investigation, they 6 responded with an update on this form, right? 7 A. Yes. 8 Q. Okay. The next thing is payment rating. 9 There was no payment rating in this request, correct, 10 under account information? 11 A. No. 12 Q. It's blank on the request side? 13 A. Yes. 14 Q. Okay. So then the third thing that's 15 being specified here is account -- we already did 16 account status -- payment history profile. So if we 17 turn to the account history, which is on the second 18 page, do you see the account history profile there? 19 It's that table about middle of the page. 20 A. Yes. 21 Q. So it has a list of years. And just for 22 the record, this is Bates 1344. It is -- the white, 23 again, is the requested information, and that's the 24 information that came over through e-Oscar to OCWEN 25 from the CRA, and then the gray is OCWEN's response;</p>
<p style="text-align: right;">159</p> <p>1 more than one dispute, that's how they would go ahead 2 and investigate, based on each dispute that is 3 received. 4 Q. So I'll give you an example. Exhibit 17 5 is an ACDV response. 6 A. I have one. 7 Q. And this has a different code. This one 8 is -- it's not the 001, not his. It's 106. And it's 9 described as disputes present/previous account 10 balance, payment history profile, payment rating. 11 And then the instruction is verify payment history 12 profile, account status, and payment rating. 13 A. Yes. 14 Q. And each of those is a field; is that 15 right? 16 A. Yes. 17 Q. So specifically this dispute is asking 18 OCWEN to verify the payment history profile, the 19 account status, and the payment rating; is that 20 right? 21 A. Yes. 22 Q. So if you go towards the bottom, account 23 status, it has been filled in with an 11 code, as 24 current account; is that right? 25 A. Yes.</p>	<p style="text-align: right;">161</p> <p>1 is that right? 2 A. Yes. 3 Q. Okay. So in 2013 you've got a number of 4 white and gray boxes. If we look at really 2014 and 5 2013, there isn't a single gray box indicating late, 6 except for March 2013; is that right? 7 A. Yes. 8 Q. And that's different from the request 9 data? 10 A. The request data? 11 Q. The white boxes. 12 A. Yes. Yes. 13 Q. The white boxes have either the number 4 14 or the letter D in them, do you see that? 15 A. Yes. 16 Q. And then the gray boxes for those same 17 two years, 2014 and 2013, have zeros in every box, 18 with the exception of March 2013 which is a 1? 19 A. That is correct. 20 Q. So that reflects that OCWEN has 21 responded that the information that came over from 22 the CRA showing late of 120 days should be updated to 23 being current? 24 A. Yes. 25 Q. And those were the three fields that are</p>

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<p style="text-align: right;">162</p> <p>1 identified on this dispute code 1 on page 1, Bates</p> <p>2 1343, right?</p> <p>3 A. Yes.</p> <p>4 Q. What was the date of this ACDV response?</p> <p>5 A. April 24, 2014.</p> <p>6 And just to reflect back to March,</p> <p>7 30-day, 2013.</p> <p>8 Q. Yes.</p> <p>9 A. It was removed; however, the reason why</p> <p>10 it was -- it was marked as 30 days, because the</p> <p>11 borrower did send a payment in; however, it was</p> <p>12 returned due to insufficient funds.</p> <p>13 Q. So did OCWEN -- was OCWEN required to</p> <p>14 change that from late to current?</p> <p>15 A. No. They're not required to do that.</p> <p>16 Q. Then why did they do it?</p> <p>17 A. I don't know. I personally would have</p> <p>18 left it.</p> <p>19 Q. Because it was late, but perhaps as --</p> <p>20 A. Yes.</p> <p>21 Q. -- an accommodation to the borrower?</p> <p>22 A. Yes.</p> <p>23 Q. Based on your review of these documents,</p> <p>24 were there any monthly data tapes that were reported</p> <p>25 by OCWEN to the CRAs that were inaccurate?</p>	<p style="text-align: right;">164</p> <p>1 A. Yes.</p> <p>2 Q. Where is setup in relation to credit</p> <p>3 reporting?</p> <p>4 A. Setup is when the loans are transferred,</p> <p>5 it goes to the loan setup department as part of the</p> <p>6 transfer boarding process.</p> <p>7 Q. So setup noticed a discrepancy in the</p> <p>8 open date and kindly made correction in RS is their</p> <p>9 note here. Is that research?</p> <p>10 A. Yes.</p> <p>11 Q. So setup requested that research change</p> <p>12 the date open on the account from August to July?</p> <p>13 A. The email -- the response probably came</p> <p>14 from the research department to -- in regards to the</p> <p>15 open date being in error by the prior servicer.</p> <p>16 Q. And so --</p> <p>17 A. And sent it to setup to make the</p> <p>18 changes.</p> <p>19 Q. Okay. So research asked setup to make</p> <p>20 these changes?</p> <p>21 A. Yes.</p> <p>22 Q. And then what would setup have -- how</p> <p>23 would they have made that change?</p> <p>24 A. They have -- they're the only ones that</p> <p>25 have access to make that change to the loan history</p>
<p style="text-align: right;">163</p> <p>1 A. No.</p> <p>2 Q. Okay. That's all the questions I have.</p> <p>3 Thank you.</p> <p>4 EXAMINATION</p> <p>5 BY MR. NOLAN:</p> <p>6 Q. I just have a couple of quick</p> <p>7 follow-ups.</p> <p>8 You discussed policies and procedures</p> <p>9 and training. Are these written down somewhere at</p> <p>10 OCWEN?</p> <p>11 A. Yes.</p> <p>12 MR. NOLAN: Can you-all provide those to</p> <p>13 us, so we can review them, pursuant to our discovery</p> <p>14 request? I believe we've requested those.</p> <p>15 MR. MANNING: I'll make a note of that.</p> <p>16 BY MR. NOLAN:</p> <p>17 Q. I wanted to follow up, too, about the</p> <p>18 changing of the date open. Look at Exhibit 5 of the</p> <p>19 comment log on page 1644.</p> <p>20 A. Yes. The date change was April 30th,</p> <p>21 2012.</p> <p>22 Q. It's noted here -- SU is the code. Is</p> <p>23 that the department that would be reviewing this?</p> <p>24 A. Setup.</p> <p>25 Q. Setup?</p>	<p style="text-align: right;">165</p> <p>1 in Real Servicing.</p> <p>2 Q. And then what would have happened to</p> <p>3 that prior open date?</p> <p>4 A. And that's based on the business</p> <p>5 records, the note, the mortgage, is dated -- it has</p> <p>6 to go -- the open date is the date of the note, the</p> <p>7 mortgage.</p> <p>8 Q. And it had been reported incorrectly up</p> <p>9 to that point by Litton, correct?</p> <p>10 A. That is correct.</p> <p>11 Q. And so when setup makes that change,</p> <p>12 what happens to the prior date? Do they just</p> <p>13 override a field in a spreadsheet? How do they</p> <p>14 effectuate that change?</p> <p>15 A. The date gets corrected in the system,</p> <p>16 and they notify that the changes have been made, and</p> <p>17 then it's when it's time to report, the next</p> <p>18 reporting date to -- through e-Oscar to the bureaus,</p> <p>19 it will identify the correct open date.</p> <p>20 Q. Okay. Exhibit 26, I just quickly wanted</p> <p>21 to ask, page 645, the last page -- it's the one you</p> <p>22 went over with Mr. Manning. What does the D indicate</p> <p>23 or -- in the account history where there are numerals</p> <p>24 and letters and there is a code for D, what does</p> <p>25 that --</p>

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1 C E R T I F I C A T E

2

3 COMMONWEALTH OF VIRGINIA,

4 CITY OF NORFOLK, to wit:

5

6 I, Penny C. Wile, RPR, RMR, CRR, a
7 Notary Public in and for the Commonwealth of
8 Virginia at Large, do hereby certify that the
9 foregoing deposition was duly taken and sworn to
10 before me at the time and place in the caption
11 mentioned, and that the deposition is a true record
12 of the testimony given by the witness.

13 I further certify that I am neither
14 attorney or counsel for, nor related to or employed
15 by any of the parties to the action in which this
16 deposition is taken, nor am I a relative or employee
17 of any attorney or counsel employed by the parties
18 hereto, nor am I financially interested in the
19 action.

20 Given under my hand this 8th day of
21 September, 2015.

22

23

24

Notary Public, #212528

25 My Commission expires: January 31, 2017

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--Run Date/Time--
08/08/2014 08:52

LOAN#: 7092244537		INVESTOR#: 3310		POOL#: 1		NEXT DUE DT:08/26/2014		INTEREST RATE: 9.75000		PRIN BAL: 79,198.72			
BORR1: David Daugherty										ESC BAL: 706.35			
BORR2:													
PROP: 35 Valley View Dr				MAIL: 35 Valley View Dr									
Vienna WV 26105				Vienna WV 26105									
-----TRANSACTION-----													
EFFECTIVE	TIME	RV	TRN	DESCRIPTION	NXT DUE/REF	REVERSED	- AFTER TRANS. BALANCES-	TOTAL	PRINCIPAL	INTEREST	APPLIED	SUSPENSE	OTHER
							PRINCIPAL	AMOUNT			ESCROW		
09/14/2011	23:59:01			NLD Loan Disbursement	NL NewLoan S		85,976.27	.00	85,976.27-	85,976.27-	.00	.00	0.00
09/14/2011	23:59:04			ESA Escrow Balance Adjus	NL NewLoan S		85,976.27	549.83-	549.83-	.00	549.83-	.00	0.00
01/20/2012	23:59:01			RMS Regular Multiple/Spr	10/26/2011		85,808.29	339.34-	1,077.03	167.98	210.49	.00	0.00
01/20/2012	23:59:04			RMS Regular Multiple/Spr	11/26/2011		85,638.94	128.85-	1,077.03	169.35	210.49	.00	0.00
02/10/2012	09:14:30			ETD Tax Escrow Disbursem	31		85,638.94	733.24-	604.39-	.00	604.39-	.00	0.00
03/27/2012	12:56:56			MS Misc Susp Payment			85,638.94	733.24-	200.00	.00	.00	200.00	.00
03/27/2012	13:00:07			MSA Miscellaneous Suspen			85,638.94	733.24-	200.00-	.00	.00	200.00-	.00
03/27/2012	13:00:10			EXP Expense Payment			85,638.94	733.24-	200.00	.00	.00	.00	200.00
04/20/2012	23:59:01			RMR Regular Multiple/Rei	12/26/2011		85,468.22	522.75-	1,087.03	170.72	210.49	.00	10.00
04/20/2012	23:59:04			RMR Regular Multiple/Rei	01/26/2012		85,296.11	395.24-	994.05	172.11	127.51	.00	0.00
04/20/2012	23:59:07			RMR Regular Multiple/Rei	02/26/2012		85,122.60	267.73-	994.05	173.51	127.51	.00	0.00
04/20/2012	23:59:10			RMR Regular Multiple/Rei	03/26/2012		84,947.68	140.22-	994.05	174.92	127.51	.00	0.00
04/20/2012	23:59:13			RMR Regular Multiple/Rei	04/26/2012		84,771.34	12.71-	994.05	176.34	127.51	.00	0.00
06/25/2012	21:20:01			RMS Regular Multiple/Spr	05/26/2012		84,593.57	114.80	994.05	177.77	127.51	.00	0.00
06/25/2012	21:20:04			RMS Regular Multiple/Spr	06/26/2012		84,414.35	242.31	999.05	179.22	127.51	.00	5.00
06/25/2012	21:20:07			PRP Principal Payment			84,407.45	242.31	6.90	.00	.00	.00	0.00
07/19/2012	19:37:57			R Regular Payment	07/26/2012		84,226.72	369.82	994.05	180.73	127.51	.00	0.00
08/09/2012	18:25:06			R Regular Payment	08/26/2012		84,044.52	497.33	994.05	182.20	127.51	.00	0.00
08/10/2012	09:48:47			ETD Tax Escrow Disbursem	31		84,044.52	107.23-	604.56-	.00	604.56-	.00	0.00
08/29/2012	17:40:28			EID Insurance Escrow Dis	56 Lender pl		84,044.52	555.69-	448.46-	.00	448.46-	.00	0.00
09/04/2012	18:58:04			R Regular Payment	09/26/2012		83,860.84	428.18-	994.05	183.68	127.51	.00	0.00
09/06/2012	16:48:44			EIC Insurance Escrow Cre	56 Lender pl		83,860.84	20.28	448.46	.00	448.46	.00	0.00
10/01/2012	19:35:03			R Regular Payment	10/26/2012		83,675.67	147.79	994.05	185.17	127.51	.00	0.00
11/02/2012	22:06:21			R Regular Payment	11/26/2012		83,488.99	261.41	980.16	186.68	113.62	.00	0.00
12/14/2012	18:10:48			R Regular Payment	12/26/2012		83,300.80	375.03	980.16	188.19	113.62	.00	0.00
01/14/2013	18:07:14			R Regular Payment	01/26/2013		83,111.08	488.65	980.16	189.72	113.62	.00	0.00
02/04/2013	18:17:59			R Regular Payment	02/26/2013		82,919.82	602.27	980.16	191.26	113.62	.00	0.00
02/07/2013	09:38:32			ETD Tax Escrow Disbursem	31		82,919.82	2.29-	604.56-	.00	604.56-	.00	0.00
03/15/2013	19:02:57	**		R Regular Payment	03/26/2013	03/20/2013	82,727.00	111.33	980.16	192.82	113.62	.00	0.00
03/20/2013	17:21:24	CB		R Regular Payment	02/26/2013		82,919.82	2.29-	980.16-	192.82-	113.62-	.00	0.00
03/20/2013	17:21:27			RET Payment Returned	02/26/2013		82,919.82	2.29-	980.16	.00	.00	.00	980.16
04/30/2013	17:57:21			RMS Regular Multiple/Spr	03/26/2013		82,727.00	111.33	1,019.84	192.82	113.62	.00	39.68
04/30/2013	17:57:24			RMS Regular Multiple/Spr	04/26/2013		82,532.62	224.95	980.16	194.38	113.62	.00	0.00
05/30/2013	18:49:58			RMS Regular Multiple/Spr	05/26/2013		82,336.66	338.57	965.48	195.96	113.62	.00	14.68
05/30/2013	18:50:01			RMS Regular Multiple/Spr	06/26/2013		82,139.11	452.19	980.16	197.55	113.62	.00	0.00
07/01/2013	23:26:31			R Regular Payment	07/26/2013		81,939.95	565.81	980.16	199.16	113.62	.00	0.00
08/01/2013	21:59:36			R Regular Payment	08/26/2013		81,739.17	679.43	980.16	200.78	113.62	.00	0.00
08/15/2013	10:59:43			ETD Tax Escrow Disbursem	31		81,739.17	65.53	613.90-	.00	613.90-	.00	0.00
08/31/2013	21:59:58	**		R Regular Payment	09/26/2013	09/06/2013	81,536.76	179.15	980.16	202.41	113.62	.00	0.00
09/06/2013	19:25:29	CB		R Regular Payment	08/26/2013		81,739.17	65.53	980.16-	202.41-	113.62-	.00	0.00
09/06/2013	19:25:32			RET Payment Returned	08/26/2013		81,739.17	65.53	980.16	.00	.00	.00	980.16
09/16/2013	18:04:51			R Regular Payment	09/26/2013		81,536.76	179.15	980.16	202.41	113.62	.00	0.00
10/01/2013	22:26:37			R Regular Payment	10/26/2013		81,332.71	292.77	980.16	204.05	113.62	.00	0.00
11/01/2013	22:21:24			R Regular Payment	11/26/2013		81,127.00	406.39	980.16	205.71	113.62	.00	0.00
12/02/2013	17:36:50			R Regular Payment	12/26/2013		80,919.62	507.93	968.08	207.38	101.54	.00	0.00
12/31/2013	22:11:22			R Regular Payment	01/26/2014		80,710.55	609.47	968.08	209.07	101.54	.00	0.00
02/03/2014	19:46:18			R Regular Payment	02/26/2014		80,499.78	711.01	968.08	210.77	101.54	.00	0.00
02/07/2014	08:50:08			ETD Tax Escrow Disbursem	31		80,499.78	97.11	613.90-	.00	613.90-	.00	0.00
03/04/2014	21:43:07			R Regular Payment	03/26/2014		80,287.30	198.65	968.08	212.48	101.54	.00	0.00
03/31/2014	22:15:24			R Regular Payment	04/26/2014		80,073.09	300.19	968.08	214.21	101.54	.00	0.00
05/01/2014	23:03:21			R Regular Payment	05/26/2014		79,857.14	401.73	968.08	215.95	101.54	.00	0.00
06/02/2014	23:18:05			R Regular Payment	06/26/2014		79,639.44	503.27	968.08	217.70	101.54	.00	0.00
06/30/2014	22:26:51			R Regular Payment	07/26/2014		79,419.97	604.81	968.08	219.47	101.54	.00	0.00
08/01/2014	23:45:26			R Regular Payment	08/26/2014		79,198.72	706.35	968.08	221.25	101.54	.00	0.00

Loan Number	Comment Date	Comment Time	User Name	Comment Class	Stdcalias	Comment
7092244537	10/15/2011	8:06:51 AM	Patricia Chavez	SU	WPBSHELL	Loan shell boarded on 10/14/2011
7092244537	10/17/2011	5:59:17 AM	Patricia Chavez	LT	GDBYEHELLO	A combined goodbye-welcome letter was mailed to borrower by new servicer {1} {2}
7092244537	10/17/2011	6:22:28 AM	Patricia Chavez	SU	LADTEDD	Expected Transfer date is 11/05/2011
7092244537	10/17/2011	6:46:28 AM	Patricia Chavez	LT	WELM	WELCOME LETTER MAILED. {1} {2}
7092244537	10/17/2011	8:19:39 AM	Patricia Chavez	SU	PSLITT	PRIOR SERVICER INFORMATION: LITTON LOAN SERVICING 4828 LOOP CENTRAL DRIVE HOUSTON, TX 77081 1-800-247-9727 Prior to Litton this loan was serviced by PROVIDEN with loan number 3581261
7092244537	11/5/2011	12:13:02 PM	Lalith Gurulingaswamy	ES	AGHSR	{2} Hazard Insurance Policy Setup Required - Document in Imaging
7092244537	11/8/2011	10:37:26 PM	Background Processor	BNOT		As of 11/08/2011 Past Due 2,154.06 Curr Due 1,077.03 Total Due 3,231.09 Requested By Auto-B
7092244537	11/10/2011	7:29:26 AM	Wendy Parente	coll	DVOCN	11/11/2011 DEBT VALIDATION LETTER SENT TO PRINT VENDOR Letters mailed 11/8/2011
7092244537	11/10/2011	7:40:09 AM	Wendy Parente	coll	DVOCNM	{2} DEBT VALIDATION LETTER MAILED TO CUSTOMER Letters mailed 11/8/2011
7092244537	11/16/2011	4:37:31 AM	Background Processor	SU	PRIVI	{2} Initial Privacy Statement Mailed
7092244537	11/16/2011	10:46:43 PM	Background Processor	CS	EMANP	The customer requested that no information be sent via email.
7092244537	11/16/2011	10:46:44 PM	Background Processor	CS	EAAP	The customer has provided email address.
7092244537	11/17/2011	12:12:05 AM		CS	WECO	WEB; Welcome Call Completed; Possible discrepancy in Property Zip
7092244537	11/17/2011	10:46:46 PM		CS	LSII	Loan Setup issue identified Web; Customer states that: Property Address Zip should be 26105 instead of 26104
7092244537	11/17/2011	11:49:26 PM	Manisha Rawool	CS	LSIC	Loan setup issue closed Details: Zip code corrected as indicated by county assessor website.
7092244537	11/21/2011	3:12:21 AM	Dinesh Subbanna	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 11/17/2011 Escrow Payment = \$99.44 Total Shortage = \$108.19 Total Capitalization = \$1137.67 Borrower Paid MI Premium = \$0 Escrow Balance = \$-549.83 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$587.84 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$587.84 Tax Payment #2 During Trial Period = \$0

Tax Payment #3 During Trial Period = \$0 | Tax Payment #4 During Trial Period = \$0 | Delinquent Taxes Due = \$0

Breakdown as Follows:

{7}

7092244537	11/21/2011	6:24:32 AM	Dinesh Subbanna	ES	NEPQ	New-Escrowed Payment Quote: Effective Date = 11/17/2011 Escrow Payment = \$99.44 Total Deposit = \$397.71 Shortage / Deposit =\$397.71 Delinquent Tax =\$0 & I = \$0	Tax P
							{7}

7092244537	11/22/2011	7:34:48 PM	Background Processor	FORM		- This Comment was auto-generated in batch mode. PRIVGEN Requested 11/16/2011
7092244537	11/24/2011	7:32:24 AM	Dinesh Subbanna	ES	AGHIA	Printed 11/21/2011 Hazard Insurance Line Added to Loan
7092244537	11/29/2011	5:19:36 AM	Background Processor	LS	PIREQ	Hazard Insurance Line Added to Loan Property Inspection Required
7092244537	12/1/2011	10:43:10 PM	Basavaraj Patil	LS	PIORD	Property Inspection Ordered
7092244537	12/5/2011	7:59:49 AM	Background Processor	COLL	CRRS	CREDIT BUREAU REPORT REQUEST SENT
7092244537	12/8/2011	11:56:07 AM	Nagaraj Y	LS	PIREC	Property Inspection Received
{1};						

Vendor Name Corelogic
Loan Number 7092244537
Order Date 12/01/2011
Completed Date 12/06/2011
Occupancy Status Occupied Name Unknown
Occupancy Determined By Visual
Utility - Electric Y
Utility - Water Y

7092244537	12/12/2011	1:21:00 PM	Background Processor	BNOT		Utility - Gas Y As of 12/12/2011 Past Due 3,231.09 Curr Due 994.05 Total Due 4,225.14 Requested By Auto-B 12/14/2011
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7092244537	12/13/2011	3:17:06 AM	Background Processor	FB	FB31	Property Inspection Fee fee assessed. Amount: 0.00
7092244537	12/16/2011	1:33:45 AM	Background Processor	CL	LALR	Loans Assigned to LRC
7092244537	12/16/2011	1:33:45 AM	Background Processor	CORR	ALTR2	ALT LETTER REQUESTED
7092244537	12/21/2011	8:54:47 PM	Background Processor	FORM		ALTLTR2 Requested 12/16/2011
7092244537	1/2/2012	2:48:19 AM	Background Processor	CORR	30DY	Printed 12/20/2011 REQUESTED 30 DAY DEMAND BE SENT
7092244537	1/10/2012	2:35:32 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 12/31/11)LPI: 08/26/11 UPB: 85,976 Mthly Pmt: 1,077 Amt Past Due: 4,858 First occurrence: 10/26/11 Status: 80 [Dlg 3 Pmts] Original Charge Off Amt: 0 Payment History[24 Mons]: BBBBBBBBBBBBBBBBBBBBB
7092244537	1/10/2012	9:02:16 PM	Background Processor	FORM		DEMANDWV Requested 01/02/2012 Printed 01/09/2012 Cert Mail # 71069017515149767707
7092244537	1/10/2012	9:02:16 PM	Background Processor	FB	FB95	Expiration Date 02/11/2012 IAO \$ 4,225.14 Certified Mail Cost fee assessed. Amount: 0.00
7092244537	1/11/2012	9:23:59 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 12/31/11)LPI: 08/26/11 UPB: 85,976 Mthly Pmt: 1,077 Amt Past Due: 4,858 First occurrence: 10/26/11 Status: 80 [Dlg 3 Pmts] Original Charge Off Amt: 0 Payment History[24 Mons]: BBBBBBBBBBBBBBBBBBBBB
7092244537	1/11/2012	11:44:30 PM	Background Processor	CL	LTCH	'Loan Reviewed for Late Charge' 5.00 Assessed
7092244537	1/11/2012	11:44:32 PM	Background Processor	BNOT		As of 01/11/2012 Past Due 4,230.14 Curr Due 994.05 Total Due 5,224.19 Requested By Auto-B
7092244537	1/17/2012	10:36:21 AM	Background Processor	IVR	IVRC	01/19/2012 CUSTOMER CONTACT VIA IVR
7092244537	1/17/2012	10:41:16 AM	Frederick Foy	CL	CRFD	ISN RCK: 2629 RCD: 68326830ANI: 3042956161 Phone Call In; Reason for Default; Spoke with David Daugherty. Customer contact; inquired what the customer's reason for default was; customer stated illness of Principal Mortgagor-ILP;
7092244537	1/17/2012	10:41:42 AM	Frederick Foy	WQ		Script ID: ASK-CRE Phone Call In; Mortgage Keeper Direct Denied; Spoke with David Daugherty. Inquired if customer would like information that might assist them with their financial situation. Customer declined the information.
7092244537	1/17/2012	10:41:52 AM	Frederick Foy	WQ		Script ID: PMT0704 Phone Call In; Mortgage Keeper Direct Denied; Spoke with David Daugherty. Inquired if customer would like information that might assist them with their financial situation. Customer declined the information.
7092244537	1/17/2012	10:41:56 AM	Frederick Foy	WQ		Script ID: PMT0704 spoke with David Daugherty verified borrower's ssn, home and work telephone numbers;
7092244537	1/20/2012	8:48:54 PM	Background Processor	PYMT		Script ID: PreClose Payment received from Outsource for \$2,154.06 Source ULK - ulk0120 and was forwarded to: Collector queue, user-id: Collector
7092244537	1/23/2012	5:23:17 AM	Sandeep Shivaji Lotle	LR	PYMTQ	Payment received in Queue; funds recd iao \$ 2154.06 as on 1/20 ... loan in dm ... amt satisfy total regular ... hence posted
7092244537	1/23/2012	5:23:20 AM	Sandeep Shivaji Lotle	LR	ACCEPT	Funds accepted
7092244537	1/23/2012	6:24:45 AM	Sandeep Shivaji Lotle	ACCE		; Against Regular Accepted- OK to POST By user : Collector/shivisan Loan number : 7092244537, Amount 2,154.06 Forwarded to user : Cashier Queue : Cashier Status : A Batch Number: 0302 Date : 01/20/12 Batch Name: ULK - ulk0120 Rule : 23-3081650059
7092244537	1/23/2012	8:38:40 PM	Background Processor	CORR	EILT	Early intervention letter sent

{1}

7092244537	1/24/2012	1:09:47 AM	Background Processor	CORR	30DY	REQUESTED 30 DAY DEMAND BE SENT
7092244537	1/27/2012	8:56:43 PM	Background Processor	FB	FB95	Certified Mail Cost fee assessed. Amount: 0.00
7092244537	1/27/2012	8:56:43 PM	Background Processor	FORM		DEMANDWV Requested 01/24/2012 Printed 01/26/2012 Cert Mail # 71069017515150875040
7092244537	1/30/2012	7:11:43 AM	Background Processor	LS	DIREQ	Expiration Date 02/28/2012 IAO \$ 2,076.08 Doorknocks Required
7092244537	1/31/2012	7:21:28 PM	Background Processor	FORM		EILETTER Requested 01/23/2012 Printed 01/30/2012 Doorknocks Ordered
7092244537	2/2/2012	7:58:02 PM	Bijumon Michael	LS	DIORD	{1} Doorknocks Received
7092244537	2/13/2012	5:06:55 AM	Sujesh N V	LS	DIREC	{1}; Vendor Name Corelogic Loan Number 7092244537 Order Date 2/3/2012 Completed Date 2/7/2012 Occupancy Status Occupied Name Unknown Occupancy Determined By Visual Utility - Electric Y Utility - Water Y Utility - Gas Y 'Loan Reviewed for Late Charge' 5.00 Assessed
7092244537	2/13/2012	5:06:57 AM	Background Processor	CL	LTCH	
7092244537	2/13/2012	5:06:59 AM	Background Processor	BNOT		As of 02/13/2012 Past Due 3,075.13 Curr Due 994.05 Total Due 4,069.18 Requested By Auto-B
7092244537	2/15/2012	1:15:04 AM	Background Processor	CL	LALR	02/17/2012 Loans Assigned to LRC
7092244537	2/15/2012	1:15:04 AM	Background Processor	CORR	ALTR2	ALT LETTER REQUESTED
7092244537	2/15/2012	6:45:48 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 01/31/12)LPI: 10/26/11 UPB: 85,639 Mthly Pmt: 1,077 First occurrence: 10/26/11 Status: 78 [Dlg 2 Pmts] Original Charge Off Amt: 0 Payment History[24 Mons]: 3BBBBBBBBBBBBBBBBBBBBB
7092244537	2/23/2012	1:40:37 AM	Background Processor	FB	FB31	Property Inspection Fee fee assessed. Amount: 0.00
7092244537	2/27/2012	10:26:53 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 01/31/12)LPI: 10/26/11 UPB: 85,639 Mthly Pmt: 1,077 Amt Past Due: 3,365 First occurrence: 10/26/11 Status: 78 [Dlg 2 Pmts] Original Charge Off Amt: 0 Payment History[24 Mons]: 3BBBBBBBBBBBBBBBBBBBBB
7092244537	2/29/2012	4:28:27 AM	Kumar Iyer	CL	NOACTION	No Action Taken On Collection Screen
7092244537	2/29/2012	4:28:49 AM	Kumar Iyer	CL	NOACTION	No Action Taken On Collection Screen
7092244537	2/29/2012	4:29:11 AM	Kumar Iyer	FC	BFRFC	"B" Section Foreclosure Review Completed
7092244537	2/29/2012	4:29:16 AM	Kumar Iyer	FC	SCRFC	Servicemembers Civil Relief Foreclosure Referral Check Completed.
7092244537	3/1/2012	2:21:30 AM	Background Processor			Foreclosure Initiated
7092244537	3/2/2012	6:33:10 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 01/31/12)LPI: 10/26/11 UPB: 85,639 Mthly Pmt: 1,077 Amt Past Due: 3,365 First occurrence: 10/26/11 Status: 78 [Dlg 2 Pmts] Original Charge Off Amt: 0 Payment History[24 Mons]: 3BBBBBBBBBBBBBBBBBBBBB
7092244537	3/6/2012	11:35:46 PM	Usha P	FC	FCIN	Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank Minnesota, National Association, f/k/a Norwest Bank Minnesota, National Association, solely in its capacity as Trustee for Provident Bank Home Equity

EMAIL:

Details:
Route the letter to Automatic Queue
Automated Reinstatement Quote Generated
Reinstatement Quote successfully executed By REALDoc
F/c transferred from G, Chethan to Thalla , Ashok on 03/19/2012

NOTICE OF DEFAULT SENT TO THE BORROWER:

ID	Date	Time	Location	Activity	Status	Notes
7092244537	3/21/2012	12:08:06 PM	outside counsel	TIME	TODO	[REDACTED]
7092244537	3/21/2012	12:08:26 PM	outside counsel	TIME	TODO	[REDACTED]
7092244537	3/26/2012	3:05:19 AM	Neelam Kantharia	fc		[REDACTED]
7092244537	3/26/2012	1:16:50 PM	Ashok R Thalla	fc		[REDACTED]
7092244537	3/27/2012	12:56:55 PM	Arun Kumar G	PYMT		Payment posted via manual/automated process. for \$200.00 Batch WV_032712
7092244537	3/29/2012	10:38:37 AM	Shalini Choudhary	WQ		Tele Residence, No Answer; The person that answered hung up the phone.
7092244537	3/29/2012	10:38:39 AM	Background Processor	LS	DIREQ	Doorknocks Required
7092244537	4/2/2012	5:46:53 AM	Satish Waghmare	fc		[REDACTED]
7092244537	4/2/2012	11:47:15 AM	Ashok R Thalla	fc		[REDACTED]
7092244537	4/2/2012	12:17:40 PM	outside counsel	CL	TSR	TITLE SEARCH RECEIVED(TSR) FOLLOW UP::Title Search Received:03/28/2012
7092244537	4/2/2012	10:17:47 PM	Bijumon Michael	LS	DIORD	Doorknocks Ordered
7092244537	4/4/2012	3:41:24 PM	Background Processor	CORR	ATPTR	{1} Attempt Letter Request;
7092244537	4/5/2012	3:41:24 PM	Background Processor	LR	ATPTS	Mailed 04/05/2012 Attempt Letter sent; {1}
7092244537	4/6/2012	9:54:48 PM	Justin Bryson	SU	LSOCRI	Mailed 04/05/2012 Loan Setup OCR Initiation
7092244537	4/9/2012	5:20:17 AM	Madhukumar L	LS	DIREC	Doorknocks Received {1} ;

Inspection Information

Occupancy Status - Occupied

Verification Type - Drive-By inspec

Property Type - SF

Violations identified during inspections - No

For sale sign - No

Inspection Date - 04/07/2012

Property Details

Electric On - Yes

Gas On - Yes

Water On - Yes

Exterior Condition - Good

Maintenance Recommended - No

7092244537	4/9/2012	1:33:08 PM	Angesh Ashok Pandey			F/c transferred from Thalla, Ashok to Pandey , Angesh on 04/09/2012
7092244537	4/9/2012	1:33:10 PM	Background Processor	FB	FB31	Property Inspection Fee fee assessed. Amount: 0.00
7092244537	4/10/2012	7:13:53 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 03/31/12)LPI: 10/26/11 UPB: 85,639 Mthly Pmt: 1,077 Amt Past Due: 6,128 First occurrence: 10/26/11 Status: 82 [Dlg 4 Pmts] Original Charge Off Amt: 0 Payment History[24 Mons]: 323BBBBBBBBBBBBBBBBBBB As of 04/11/2012 Past Due 5,063.23 Curr Due 994.05 Total Due 6,057.28 Requested By Auto-B
7092244537	4/11/2012	1:44:44 PM	Background Processor	BNOT		04/16/2012 Requestor Details Are As Follows: Requestor Name: Requestor Company : Requestor Telephone : Good through Date : 05/18/2012 Requested Letter To Be Sent Through EMAIL: EMAIL Address1: fireboy@suddenlink.net Manual payoff processing required due to: Loan was in Foreclosure or Bankruptcy for the last 45 days Loan is in Foreclosure or Bankruptcy. Satisfaction record not setup on the loan.
7092244537	4/19/2012	10:27:43 AM	Background Processor	CORR	POWEB	
7092244537	4/19/2012	10:27:45 AM	Background Processor	PO	POQ02	PPP not set up on loan Payoff Processing Requires: (1) Legal Fees & Appraisal Cost - This Comment was auto-generated in batch mode. CUSTOMER CONTACT VIA IVR
7092244537	4/19/2012	4:34:29 PM	Background Processor	IVR	IVRC	ISN RCK: 3398 RCD: 3283479ANI: 3046153238 Phone Call In; Reason for Default; Spoke with David Daugherty. Customer contact; inquired what the customer's reason for default was; customer stated illness of Principal Mortgagor-ILP;
7092244537	4/19/2012	4:39:43 PM	Silvana Prendez	CL	CRFD	
7092244537	4/19/2012	4:42:25 PM	Silvana Prendez	WQ		Script ID: ASK-CRE Phone Call In; Note; email acct to FC dept. Customer will be paying off loan by may with 401K money. FC on the acct for 04/12/12
7092244537	4/19/2012	4:45:30 PM	Silvana Prendez	CL	CNOC	Phone Call In; Customer Contact-No Commitment; customer will payoff loan by may with wife's 401k money
7092244537	4/19/2012	4:46:05 PM	Silvana Prendez	WQ		Phone Call In; Note; customer will go through heart surgery next week
7092244537	4/19/2012	8:46:42 PM	Background Processor	IVR	IVRC	CUSTOMER CONTACT VIA IVR
7092244537	4/19/2012	8:50:04 PM	Smitha A Iyer	CS	CNOL	ISN RCK: 3190 RCD: 3297635ANI: 3046153238 Phone Call In; Caller Not on Line; Call was disconnected
7092244537	4/20/2012	8:16:50 AM	Background Processor	IVR	IVRC	CUSTOMER CONTACT VIA IVR
7092244537	4/20/2012	8:20:52 AM	Marquette Evans	CL	CNOC	ISN RCK: 4423 RCD: 3303418ANI: 3042956161 Phone Call In; Customer Contact-No Commitment; Spoke with David Daugherty. The customer was advised your next payment is due on 11/26/2011 in the amount of \$1082.03. Asked the caller when will they be making their next payment. The caller provided the next payment information: Payment Method: Western Union Payment Date: 04202012 Payment Amount: \$5063.23

Check/Ref Number: na

Script ID: PMT0703

7092244537	4/20/2012	11:33:11 AM	Background Processor	IVR	IVRC	CUSTOMER CONTACT VIA IVR
7092244537	4/20/2012	11:38:53 AM	Arul Nadar	CL	CNOC	<p>ISN RCK: 3637 RCD: 88003932ANI: 3046153238</p> <p>Phone Call In; Customer Contact-No Commitment; Spoke with David Daugherty. The customer stated they are unable to make their payment at this time. The consequences of not making a payment are: late charges will be applied after the grace period; follow up calls will take place; default notices will be sent to the mailing address on file; negative credit bureau reporting will take place if the payment is not received before the next payment is due; if the account goes into further delinquency, then additional fees and expenses will be assessed to the account.</p> <p>Inquired if caller wanted the breakdown of the total reinstatement amount; caller declined. Also advised,</p>
7092244537	4/20/2012	11:40:29 AM	Arul Nadar	WQ		<p>Script ID: PMT0703</p> <p>Phone Call In; Mortgage Keeper Direct Denied; Spoke with David Daugherty. Inquired if customer would like information that might assist them with their financial situation. Customer declined the information.</p>
7092244537	4/20/2012	11:40:34 AM	Arul Nadar	WQ		<p>Script ID: PMT0704</p> <p>Phone Call In; *;</p> <p>Refinance not offered.</p>
7092244537	4/20/2012	11:47:17 AM	Arul Nadar	LR	RNST	<p>Script ID: Preclose</p> <p>REINSTATEMENT PENDING RESOLUTION Details: Phone Call In; Reinstatement Pending; informed brw abt the reinst amt which is \$5063.23 brw sd that he made that amt in 2 paymnt's through WU provided the information about same First AMT : \$5000 , control #575-852-1316...Second AMT : \$63.23 , control #522-850-8419....AN</p>
7092244537	4/20/2012	11:47:40 AM	Arul Nadar	WQ		<p>spoke with David Daugherty</p> <p>verified borrower's ssn, home and work telephone numbers;</p>
7092244537	4/20/2012	12:29:00 PM	Sachin Satpute	SU	LSCM	<p>Script ID: PreClose</p> <p>LOAN SETUP COMMENT:</p> <p>{1}</p> <p>{2}</p> <p>; The OPB has been updated as indicated in the note.</p>

recd email from 622 - Payoff and Customer Service on Fri 4/20/2012 9:23 AM to Kindly make correction in RS as per docs in CIS for OPB difference for loan no 7092244537

7092244537	4/23/2012	11:58:00 PM	Vikas Nanuram Kankheria	FC	LRCMP	LR request to Timeline Completed; [REDACTED] [REDACTED] [REDACTED]
7092244537	4/24/2012	5:41:20 AM	Vinod Patil	LR	QCPYMT	Kindly close and bill and confirm back. QC Payment received in Queue;
7092244537	4/24/2012	5:59:24 AM	Mahesh Dalvi	PO	POQ09	Payoff Quote Incorrect because: (1)GTD (2)PPP (3)Quote Fees (4)Fax Fee (5)Legal Fees (6)Late Charge (7)Appraisal Costs (8)Other ; PPP1 comment not passed.
7092244537	4/24/2012	8:53:46 AM	Background Processor	CL	ARICP	Correct: Prepayment Rider in misc pg 25 of 62 Details: . Reinstatement Quote successfully executed By REALDoc
7092244537	4/24/2012	12:54:02 PM	Angesh Ashok Pandey	FC	FCWN	[REDACTED] [REDACTED] [REDACTED]
7092244537	4/24/2012	5:02:04 PM	Singh, Shailesh I	pp	LNPPP	Kindly close and bill the file and confirm back. Loan Docs Reviewed for Pre Payment Penalty;
7092244537	4/24/2012	5:02:39 PM	Singh, Shailesh I	CL	PAY	Payoff Quote Processed/Pending Approval; as per docs in cis Details: .
7092244537	4/24/2012	5:30:26 PM	Bipin Patel	CU	PAYS	[REDACTED] [REDACTED]
7092244537	4/24/2012	5:30:31 PM	Bipin Patel	pp	LNPPP2	2nd Review of Loan Docs for Pre Payment Penalty {1}
7092244537	4/24/2012	5:30:45 PM	Bipin Patel	CU	POEX	{2}; Payoff Executed and sent to:; fireboy@suddenlink.net
7092244537	4/25/2012	10:57:17 PM	Background Processor	CU	APOEX	Payoff Quote successfully executed By REALDoc

7092244537	4/27/2012	5:45:45 AM	Pallavi Anand	FB	FCFB	[REDACTED]
						[REDACTED]
						[REDACTED]
						[REDACTED]
						[REDACTED]
						[REDACTED]
						[REDACTED]
						[REDACTED]
						[REDACTED]
						[REDACTED]
7092244537	4/30/2012	6:45:30 AM	Sonali Chorge	CM	TAGGED	; CMS Data complete;
7092244537	5/1/2012	2:34:42 AM	Background Processor	FORM	EARL	Early Late Notice
7092244537	5/3/2012	7:22:08 PM	Background Processor	FORM		EARLY_LT Requested 05/01/2012
						Printed 05/02/2012
7092244537	5/14/2012	10:15:44 PM	Background Processor	FORM		ALTLTR2 Requested 02/15/2012
						Printed 02/17/2012
7092244537	5/14/2012	10:15:46 PM	Background Processor	CL	LTCH	'Loan Reviewed for Late Charge' 5.00 Assessed
7092244537	5/14/2012	10:15:48 PM	Background Processor	BNOT		As of 05/14/2012 Past Due 999.05 Curr Due 994.05 Total Due 1,993.10 Requested By Auto-B
						05/23/2012
7092244537	5/16/2012	1:08:16 AM	Background Processor	CORR	INTN	NOTICE OF INTENT - NOTE
7092244537	5/17/2012	10:50:37 PM	Shabaz Ali S	SU	LSOCRC	Loan Setup OCR Completion
7092244537	5/23/2012	7:09:19 PM	Background Processor	FORM		LATE Requested 05/16/2012
						Printed 05/22/2012
7092244537	5/25/2012	9:16:47 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 04/30/12)LPI: 03/26/12 UPB: 84,771 Mthly Pmt: 994 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 4323BBBBBBBBBBBBBBBBBBBB
7092244537	5/29/2012	12:54:18 AM	Background Processor	CORR	30DY	REQUESTED 30 DAY DEMAND BE SENT
7092244537	6/11/2012	8:58:32 PM	Background Processor	FB	FB95	Certified Mail Cost fee assessed. Amount: 0.00
7092244537	6/11/2012	8:58:41 PM	Background Processor	FORM		DEMANDWV Requested 05/29/2012
						Printed 06/11/2012
						Cert Mail # 71069017515154905163
						Expiration Date 07/14/2012 IAO \$ 1,993.10
7092244537	6/11/2012	8:58:43 PM	Background Processor	BNOT		As of 06/11/2012 Past Due 1,993.10 Curr Due 994.05 Total Due 2,987.15 Requested By Auto-B
						06/14/2012
7092244537	6/14/2012	2:18:25 PM	Deepak Y	WQ		Davox Phone Call Out; Tele Residence, No Answer; No answer at number. SCRIPT ID: OUTBOUND GREETING
7092244537	6/14/2012	7:32:20 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 05/31/12)LPI: 03/26/12 UPB: 84,771 Mthly Pmt: 994 Amt Past Due: 1,993 First occurrence: 04/26/12 Status: 71 [Dlg 1 Pmt] Original Charge Off Amt: 0 Payment History[24 Mons]: 04323BBBBBBBBBBBBBBBBBBBB

7092244537	6/15/2012	2:46:13 PM	Gopalkrishnan Ramanathan	ES	AGCANC	POLICY CANCELLATION RECEIVED - NON-PAYMENT / NON-RENEWAL; State Auto Mutual Pol # : HWV0032632 issue date: 06/06/12 canc date: 06/12/12 Reason : Non renewal
7092244537	6/15/2012	7:21:36 PM	Background Processor	CORR	EILTgramanathan/hipc Early intervention letter sent
7092244537	6/16/2012	4:12:44 PM		COLL	PTPYM	{1} PROMISE TO PAY MAILED Borrower 1 notified Ocwen via Web that a payment was in the amount of \$2,000.00 was sent on 06/16/2012 via Regular mail.
7092244537	6/19/2012	10:39:16 AM	Background Processor	ES	AUD	Check/Money Order Number = 1036684 INSURANCE AUDIT NOTICE - 1ST LETTER SENT
7092244537	6/21/2012	7:09:02 PM	Background Processor	FORM		EILETTER Requested 06/15/2012
7092244537	6/25/2012	8:01:18 PM	Background Processor	PYMT		Printed 06/20/2012 Payment received from Outsource for \$2,000.00 Source ULK - ulk0625 and was forwarded to: Collector queue, user-id: PerfColl
7092244537	6/25/2012	8:10:43 PM	Background Processor	IVR	IVRC	CUSTOMER CONTACT VIA IVR
7092244537	6/25/2012	8:14:10 PM	Nisar Choudhary	CU	CUST	ISN RCK: 2688 RCD: 98777955ANI: 3046153238 Phone Call In; Customer Contact; Talked to David Daugherty and verified last 4 digits of their SSN.. SCRIPT ID: VERIFYSSN.
7092244537	6/25/2012	8:14:36 PM	Nisar Choudhary	CL	PYIQ	Phone Call In; Payment Inquiry; Provided the customer with the current outstanding balances of \$1993.10. Asked if they had any questions about the outstanding balance amount. Customer did not have any questions. Script ID: AMOUNT DUE
7092244537	6/25/2012	8:19:04 PM	Nisar Choudhary	WQ		Call Ended. Script ID: END SCRIPT
7092244537	6/25/2012	8:19:58 PM	Nisar Choudhary	CL	CRFD	Phone Call In; Reason for Default; bwr said his receivables was stuck thats why was not able to make the pymt on time..nc
7092244537	6/25/2012	8:22:37 PM	Nisar Choudhary	CL	PYIQ	Phone Call In; Payment Inquiry; bwr called in and said he has sent in the pymt last week inthe amt of \$2000.00..hw wanted to know if we have received the pymt,,informed him we have received the paymt, and allow us 24 to 48 hrs to update this in our records,,nc
7092244537	6/25/2012	8:23:52 PM	Nisar Choudhary	CL	LSIQ	Phone Call In; Loan Status Inquiry; gave Qa para,informed abt FP1, bwr said he will send the proof the insurance policy,,informed him abt account status..nc
7092244537	6/25/2012	8:56:41 PM	Rathnamma Anjappa	ACCE		Accepted- OK to POST By user : PerfColl/anjappar Loan number : 7092244537, Amount 2,000.00 Forwarded to user : Cashier Queue : Cashier Status : A Batch Number: 0388 Date : 06/25/12 Batch Name: ULK - ulk0625 Rule : 23-3081650059 As of 06/25/2012 Past Due .00 Curr Due 994.05 Total Due 994.05 Requested By Auto-B
7092244537	6/25/2012	8:56:43 PM	Background Processor	BNOT		
7092244537	7/2/2012	5:55:57 AM	Background Processor	FORM	EARL	06/28/2012 Early Late Notice
7092244537	7/6/2012	7:58:24 PM	Background Processor	FORM		EARLY_LT Requested 07/02/2012 Printed 07/05/2012

ID	Date	Time	User	ES	NEPQ	Details
7092244537	7/9/2012	5:09:26 AM	Vijay Raj	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 7/6/2012</p> <p>Escrow Payment = \$331.66</p> <p>Total Shortage = \$148.3</p> <p>Total Capitalization = \$604.39</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$242.31 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604.39 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604.39 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>
7092244537	7/9/2012	7:58:54 AM	Vijay Raj	ES	NEPQ	<p>{7}</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/6/2012</p> <p>Escrow Payment = \$331.66</p> <p>Total Deposit = \$89.37</p> <p>Shortage / Deposit =\$89.37</p> <p>Delinquent Tax =\$0 Tax P</p> <p>& I = \$0</p> <p>{7}</p>
7092244537	7/12/2012	1:26:39 PM	Background Processor	BNOT		<p>- This Comment was auto-generated in batch mode.</p> <p>As of 07/12/2012 Past Due 994.05 Curr Due 994.05 Total Due 1,988.10 Requested By Auto-B</p>
7092244537	7/16/2012	9:23:52 AM	Background Processor	CORR	INTN	<p>07/18/2012</p> <p>NOTICE OF INTENT - NOTE</p>
7092244537	7/19/2012	7:35:11 PM	Background Processor	PYMT		<p>Payment received from Outsource for \$994.05 Source SP7 - sp0719 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 9712991</p>
7092244537	7/19/2012	8:01:59 PM	Background Processor	FORM		<p>LATE Requested 07/16/2012</p>
7092244537	7/23/2012	4:51:22 AM	Vijay Raj	ES	NEPQ	<p>Printed 07/18/2012</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/16/2012</p> <p>Escrow Payment = \$331.66</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit =\$0</p> <p>Delinquent Tax =\$0 Tax P</p> <p>& I = \$0</p> <p>{7}</p>

- This Comment was auto-generated in batch mode.

7092244537	7/24/2012	9:56:37 AM	Background Processor	ES	LTR2	INSURANCE AUDIT NOTICE - 2ND LETTER SENT VIA CERTIFIED MAIL
7092244537	7/27/2012	8:01:23 PM	Jacqueline Henriquez	GC		Account Reported To Credit Bureau (as of 06/30/12)LPI: 05/26/12 UPB: 84,407 Mthly Pmt: 994 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 104323BBBBBBBBBBBBBBBBBB
7092244537	7/28/2012	12:08:05 PM		CS	EAAP	The customer has provided email address.
7092244537	7/29/2012	1:07:19 AM	Vijay Raj	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 7/16/2012 Escrow Payment = \$331.66 Total Shortage = \$1053.93 Total Capitalization = \$362.08 Borrower Paid MI Premium = \$0 Escrow Balance = \$242.31 Interim T&I Disbursements = \$604.39 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0 Breakdown as Follows: {7} Early Late Notice EARLY_LT Requested 07/31/2012 Printed 08/01/2012 CUSTOMER SERVICE INSURANCE CALL RECEIVED; H/O called in regard to inform that he Got his Own iNs Pol, Advised him we will call the Agt and update it on our records.
7092244537	7/31/2012	12:44:55 AM	Background Processor	FORM	EARL	
7092244537	8/2/2012	7:32:46 PM	Background Processor	FORM		
7092244537	8/9/2012	2:36:50 PM	Niranjan R	ES	AGCUST	
7092244537	8/9/2012	2:43:42 PM	Niranjan R	ES	AGINS	Nraja/hipc INSURANCE COMMENT; Called Ins Agt to update the Pol info, She stated that the Person who provides the Pol info is not Available at this Moment and She wanted us to call him Tomorrow, Advised her we will call back. Hence could not update Ins Info. Agent: April Agy: Kiger INs Ph#: 304-422-7505

Nraja/hipc

7092244537	8/9/2012	6:21:28 PM	Background Processor	PYMT		Payment received from Outsource for \$994.05 Source SP7 - sp0809 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 9790221
7092244537	8/9/2012	6:21:30 PM	Background Processor	BNOT		As of 08/09/2012 Past Due .00 Curr Due 994.05 Total Due 994.05 Requested By Auto-B
7092244537	8/10/2012	9:55:00 AM	Niranjan R	ES	AGINS	08/14/2012 INSURANCE COMMENT; Called in regard to Update POI, But the Agt Stated that the he will fax the Dec page, So provided the Fax # and advised the TAT. Agent: Zack Agy: Kiger INs Ph#: 304-422-7505
7092244537	8/10/2012	9:56:39 AM	Niranjan R	ES	AGINS	Nraja/hipc INSURANCE COMMENT; Please Ignore my previous AGINS Comment Called up Agt in regard to Update POI, But the Agt Stated that the he will fax the Dec page, So provided the Fax # and advised the TAT. Agent: Zack Agy: Kiger INs Ph#: 304-422-7505
7092244537	8/15/2012	8:18:39 AM	Sarah Patton	ES	AGSI	Nraja/hipc INSURANCE INFORMATION RECEIVED VIA FAX; aaa
7092244537	8/15/2012	7:27:22 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 07/31/12)LPI: 06/26/12 UPB: 84,227 Mthly Pmt: 994 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 0104323BBBBBBBBBBBBBBBB
7092244537	8/16/2012	3:26:59 PM	Mohsin Shaikh	ES	AGINS	INSURANCE COMMENT; RECD FAX AAA INSURANCE POL # HOM042608346 TERM: 2012-2013 LINE 50 UPDATED

Mshaikh/HIPC

7092244537	8/16/2012	3:27:12 PM	Mohsin Shaikh	ES	AGINRC	<p>POLICY INCLUDES REPLACEMENT COST COVERAGE;</p> <p>RECD FAX</p> <p>AAA INSURANCE</p> <p>POL # HOM042608346</p> <p>TERM: 2012-2013</p> <p>REPLACEMENT COST IS INCLUDED IN THE POLICY</p>
7092244537	8/20/2012	2:33:21 AM	Vijay Raj	ES	NEPQ3	<p>Mshaikh/HIPC</p> <p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 8/17/2012</p> <p>Escrow Payment = \$331.68</p> <p>Total Shortage = \$1385.47</p> <p>Total Capitalization = \$107.23</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$-107.23 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>
7092244537	8/20/2012	5:20:39 AM	Vijay Raj	ES	NEPQ	<p>{7}</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 8/17/2012</p> <p>Escrow Payment = \$331.68</p> <p>Total Deposit = \$390.43</p> <p>Shortage / Deposit =\$390.43</p> <p>Delinquent Tax =\$0</p> <p>& I = \$0</p> <p>{7}</p> <p>Tax P</p>

- This Comment was auto-generated in batch mode.

7092244537	8/29/2012	9:39:42 PM	Jamie Ciavarro	ES	AGBFL	FP Insurance Premium Paid - Bill for Lapse policy
7092244537	8/31/2012	1:30:51 AM	Background Processor	FORM	EARL	Early Late Notice
7092244537	9/4/2012	6:53:24 PM	Background Processor	PYMT		Payment received from Outsource for \$994.05 Source SP7 - sp0904 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 9913565
7092244537	9/4/2012	6:53:26 PM	Background Processor	BNOT		As of 09/04/2012 Past Due .00 Curr Due 994.05 Total Due 994.05 Requested By Auto-B
7092244537	9/6/2012	12:23:23 PM	Vijaya Bhaskar	CORR	ESCAP	ESCROW ANALYSIS COMPLETED
7092244537	9/6/2012	8:41:26 PM	Background Processor	FORM		EARLY_LT Requested 08/31/2012
7092244537	9/14/2012	5:55:50 AM	Sreejisha N S	ES	FPRBR	Printed 09/05/2012 Forced Place Refund Being Reviewed
7092244537	9/14/2012	6:40:07 AM	Sreejisha N S	ES	ESCAD	ESCROW ANALYSIS DELETED, NEW ANALYSIS REQUIRED
7092244537	9/14/2012	6:40:07 AM	Sreejisha N S	ES	ESCAD	ESCROW ANALYSIS DELETED, NEW ANALYSIS REQUIRED
7092244537	9/14/2012	6:40:29 AM	Sreejisha N S	CORR	ESCAP	ESCROW ANALYSIS COMPLETED
7092244537	9/19/2012	6:31:15 AM	Vijay Raj	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 9/17/2012 Escrow Payment = \$198.87 Total Shortage = \$974.02 Total Capitalization = \$0 Borrower Paid MI Premium = \$0 Escrow Balance = \$20.28 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0 Breakdown as Follows: {7}
7092244537	9/21/2012	8:01:33 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 08/31/12)LPI: 07/26/12 UPB: 84,045 Mthly Pmt: 994 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 00104323BBBBBBBBBBBBBBBB

7092244537	9/24/2012	6:47:56 AM	Vijay Raj	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 9/18/2012</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$377</p> <p>Shortage / Deposit =\$377</p> <p>Delinquent Tax =\$0 & I = \$0</p> <p>{7}</p>	Tax P
7092244537	9/27/2012	10:45:17 AM	Marvin Moreyra	WQ		- This Comment was auto-generated in batch mode.	
7092244537	9/27/2012	8:52:07 PM	Mallik Raihan H M	SU	LSOCRI	Davox Phone Call Out; Tele Residence, No Answer; The person that answered hung up the phone. SCRIPT ID: HUNG UP	
7092244537	10/1/2012	2:33:57 PM	Background Processor	CIVR	CSURV1	Loan Setup OCR Initiation	
7092244537	10/1/2012	6:53:17 PM	Background Processor	PYMT		CSURV1 comment CSURV1,5,3,3,5,1	
7092244537	10/1/2012	6:53:19 PM	Background Processor	CM	PRIVAB	Payment received from Outsource for \$994.05 Source SP7 - spl001 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 10057448	
7092244537	10/1/2012	6:53:21 PM	Background Processor	BNOT		Annual Privacy Statement Mailed with Billing Statement	
7092244537	10/8/2012	6:51:32 AM	Vijay Raj	ES	NEPQ	<p>As of 10/01/2012 Past Due .00 Curr Due 980.16 Total Due 980.16 Requested By Auto-B</p> <p>10/03/2012</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 10/1/2012</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$377</p> <p>Shortage / Deposit =\$377</p> <p>Delinquent Tax =\$0 & I = \$0</p> <p>{7}</p>	Tax P
7092244537	10/12/2012	7:22:36 PM	Alex Lombardo	GC		<p>- This Comment was auto-generated in batch mode.</p> <p>Account Reported To Credit Bureau (as of 08/31/12)LPI: 07/26/12 UPB: 84,045 Mthly Pmt: 994 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 00104323BBBBBBBBBBBBBBBB</p>	

7092244537	10/13/2012	10:23:08 PM	Vijay Raj	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 10/1/2012</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$974</p> <p>Total Capitalization = \$0</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$20 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>
7092244537	10/15/2012	9:31:56 PM	Mallik Raihan H M	SU	LSOCRC	<p>{7}</p> <p>Loan Setup OCR Completion.</p> <p>{1}</p>
7092244537	10/16/2012	7:21:50 PM	Alex Lombardo	GC		<p>{2}</p> <p>Account Reported To Credit Bureau (as of 09/29/12)LPI: 08/26/12 UPB: 83,861 Mthly Pmt: 994 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 000104323BBBBBBBBBBBBBB</p>
7092244537	10/17/2012	1:21:41 PM	Magali Alonso	CL	NOACTION	No Action Taken On Collection Screen
7092244537	10/19/2012	7:31:59 AM	Vijay Raj	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 10/16/2012</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$441</p> <p>Total Capitalization = \$604</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$148 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>
7092244537	10/19/2012	9:27:02 PM	Mallik Raihan H M	SU	LSULVPC	<p>{7}</p> <p>Loan Setup Loan Verification PARTIALLY Complete {1}</p>

Account ID	Date	Time	User	ES	NEPQ	Details
7092244537	10/21/2012	4:13:40 AM	Vijay Raj	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 10/16/2012</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$449</p> <p>Shortage / Deposit =\$449</p> <p>Delinquent Tax =\$0 & I = \$0</p> <p>{7}</p> <p>Tax P</p>
7092244537	11/1/2012	9:53:55 PM	Background Processor	CS	ACHW	- This Comment was auto-generated in batch mode.
7092244537	11/1/2012	9:53:57 PM	Background Processor	CS	ACHW	ACH Creation through WEB
7092244537	11/2/2012	9:54:24 PM	Background Processor	PYMT		Payment received from Outsource for \$980.16 Source OAC - oach1102 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2012110100882288
7092244537	11/2/2012	9:54:26 PM	Background Processor	BNOT		As of 11/02/2012 Past Due .00 Curr Due 980.16 Total Due 980.16 Requested By Auto-B
7092244537	11/5/2012	3:22:02 AM	Vijay Raj	ES	NEPQ3	<p>11/05/2012</p> <p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 11/2/2012</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$441</p> <p>Total Capitalization = \$604</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$148 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p> <p>{7}</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 11/2/2012</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$449</p> <p>Shortage / Deposit =\$449</p> <p>Delinquent Tax =\$0 & I = \$0</p> <p>{7}</p> <p>Tax P</p>
7092244537	11/5/2012	6:13:02 AM	Vijay Raj	ES	NEPQ	<p>{7}</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 11/2/2012</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$449</p> <p>Shortage / Deposit =\$449</p> <p>Delinquent Tax =\$0 & I = \$0</p> <p>{7}</p> <p>Tax P</p>

- This Comment was auto-generated in batch mode.

7092244537	11/14/2012	7:07:27 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 10/31/12)LPI: 09/26/12 UPB: 83,676 Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 0000104323BBBBBBBBBBBBBB New-Escrowed Payment Quote HMP 3 Month Trial Period:
7092244537	11/19/2012	12:35:31 AM	Vijay Raj	ES	NEPQ3	Effective Date = 11/16/2012 Escrow Payment = \$199 Total Shortage = \$526 Total Capitalization = \$604 Borrower Paid MI Premium = \$0 Escrow Balance = \$261 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0 Breakdown as Follows: {7} New-Escrowed Payment Quote: Effective Date = 11/16/2012 Escrow Payment = \$199 Total Deposit = \$534 Shortage / Deposit =\$534 Delinquent Tax =\$0 & I = \$0 {7}
7092244537	11/19/2012	5:55:24 AM	Vijay Raj	ES	NEPQ	Tax P

- This Comment was auto-generated in batch mode.

ID	Date	Time	Name	Code	Code	Details
7092244537	12/10/2012	6:17:13 AM	Vijay Raj	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 12/3/2012</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$526</p> <p>Total Capitalization = \$604</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$261 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>
7092244537	12/10/2012	7:37:32 AM	Vijay Raj	ES	NEPQ	<p>{7}</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 12/4/2012</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$534</p> <p>Shortage / Deposit =\$534</p> <p>Delinquent Tax =\$0 Tax P</p> <p>& I = \$0</p> <p>{7}</p>
7092244537	12/12/2012	1:41:47 PM	Background Processor	BNOT		<p>- This Comment was auto-generated in batch mode.</p> <p>As of 12/12/2012 Past Due 980.16 Curr Due 980.16 Total Due 1,960.32 Requested By Auto-B</p>
7092244537	12/13/2012	7:17:08 PM	Alex Lombardo	GC		<p>12/14/2012</p> <p>Account Reported To Credit Bureau (as of 11/30/12)LPI: 10/26/12 UPB: 83,489 Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 00000104323BBBBBBBBBBBBBB</p>
7092244537	12/14/2012	5:53:50 PM	Background Processor	PYMT		<p>Payment received from Outsource for \$980.16 Source SP7 - spl214 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 10404366</p>
7092244537	12/19/2012	7:28:16 AM	Vijay Raj	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 12/17/2012</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$611</p> <p>Total Capitalization = \$604</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$375 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>

Breakdown as Follows:

{7}

Account Number	Date	Time	Agent	Channel	Product	Description
7092244537	12/20/2012	7:45:39 AM	Vijay Raj	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 12/17/2012</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$619</p> <p>Shortage / Deposit = \$619</p> <p>Delinquent Tax = \$0 & I = \$0</p> <p>{7}</p>
7092244537	12/27/2012	2:20:37 PM	Savio Monte	CU	CUST	- This Comment was auto-generated in batch mode.
7092244537	12/27/2012	2:21:18 PM	Savio Monte	CL	PYIQ	Davox Phone Call Out; Customer Contact; Spoke with David Daugherty, verified borrowers ssn. SCRIPT ID: RPC VERIFY SSN
7092244537	12/27/2012	2:22:04 PM	Savio Monte	CL	CNOC	Davox Phone Call Out; Payment Inquiry; Provided the customer with the current outstanding balances of \$980.16. Asked if they had any questions about the outstanding balance amount. Customer did not have any questions. Script ID: AMOUNT DUE
7092244537	12/27/2012	2:22:42 PM	Savio Monte	CL	PTPYS	Davox Phone Call Out; Customer Contact-No Commitment; Advised customer the outstanding amount and asked if they were able to pay it and they indicated they cannot. Add notes: Script ID: HELP YOU 1
7092244537	12/27/2012	2:23:38 PM	Savio Monte	WQ		Customer provided the following payment information: Speedpay via WEB payment of \$ 980.16 on or before 12/31/2012. Promise date: 12/31/2012 Followup date: 01/02/2013 Script ID: PAYMENT 19A
7092244537	1/7/2013	1:33:11 AM	Vijay Raj	ES	NEPQ3	<p>Call Ended. Script ID: END SCRIPT</p> <p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 1/2/2013</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$611</p> <p>Total Capitalization = \$604</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$375 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>

Breakdown as Follows:

{7}

7092244537	1/7/2013	7:31:56 AM	Vijay Raj	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 1/2/2013</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$619</p> <p>Shortage / Deposit =\$619</p> <p>Delinquent Tax =\$0</p> <p>& I = \$0</p> <p>{7}</p>	Tax P
7092244537	1/11/2013	3:43:29 AM	Background Processor	BNOT		<p>- This Comment was auto-generated in batch mode.</p>	
7092244537	1/14/2013	5:59:25 PM	Background Processor	PYMT		<p>As of 01/11/2013 Past Due 980.16 Curr Due 980.16 Total Due 1,960.32 Requested By Auto-B</p>	
7092244537	1/14/2013	6:51:06 PM	Alex Lombardo	GC		<p>Payment received from Outsource for \$980.16 Source SP7 - sp0114 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 10542291</p>	
7092244537	1/20/2013	11:16:03 PM	Vijay Raj	ES	NEPQ3	<p>Account Reported To Credit Bureau (as of 12/31/12)LPI: 11/26/12 UPB: 83,301 Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 000000104323BBBBBBBBBBBB</p>	
						<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 1/16/2013</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$1185</p> <p>Total Capitalization = \$116</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$489 Interim T&I Disbursements = \$604 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p> <p>{7}</p>	

ID	Date	Time	Name	Code	Code	Description
7092244537	1/21/2013	4:40:37 AM	Vijay Raj	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 1/16/2013</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$100</p> <p>Shortage / Deposit = \$100</p> <p>Delinquent Tax = \$0 & I = \$0</p> <p>{7}</p>
7092244537	2/4/2013	6:13:50 PM	Background Processor	PYMT		<p>- This Comment was auto-generated in batch mode.</p> <p>Payment received from Outsource for \$980.16 Source SP7 - sp0204 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 10659795</p>
7092244537	2/4/2013	6:13:52 PM	Background Processor	BNOT		<p>As of 02/04/2013 Past Due .00 Curr Due 980.16 Total Due 980.16 Requested By Auto-B</p>
7092244537	2/9/2013	1:57:28 PM		CS	EAAP	<p>02/06/2013</p> <p>The customer has provided email address.</p>
7092244537	2/12/2013	10:04:32 PM	Background Processor	cs	1098C	<p>New 2012 1098 year end statement generated and sent.</p>
7092244537	2/21/2013	7:05:10 AM	Vijay Raj	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 2/19/2013</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$207</p> <p>Total Capitalization = \$1180</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$-2 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1177 Hazard Disbursements During Trial Period = \$1177 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p> <p>{7}</p> <p>Account Reported To Credit Bureau (as of 01/31/13)LPI: 12/26/12 UPB: 83,111 Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 0000000104323BBBBBBBBBB</p>
7092244537	2/21/2013	7:01:46 PM	Alex Lombardo	GC		<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 2/20/2013</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$788</p> <p>Shortage / Deposit = \$788</p> <p>Delinquent Tax = \$0 & I = \$0</p> <p>{7}</p>
7092244537	2/25/2013	12:35:15 AM	Vijay Raj	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 2/20/2013</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$788</p> <p>Shortage / Deposit = \$788</p> <p>Delinquent Tax = \$0 & I = \$0</p> <p>{7}</p>

- This Comment was auto-generated in batch mode.

7092244537	3/4/2013	12:18:06 AM	Background Processor	FORM	EARL	Early Late Notice
7092244537	3/4/2013	5:51:46 AM	Vijay Raj	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 3/1/2013</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$1384</p> <p>Total Capitalization = \$2</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$-2 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>
7092244537	3/7/2013	5:55:21 AM	Vijay Raj	ES	NEPQ	<p>{7}</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 3/1/2013</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$788</p> <p>Shortage / Deposit = \$788</p> <p>Delinquent Tax = \$0</p> <p>& I = \$0</p> <p>{7}</p>
7092244537	3/11/2013	6:01:52 PM	Background Processor	IVR	IVRC	<p>- This Comment was auto-generated in batch mode.</p> <p>CUSTOMER CONTACT VIA IVR</p>
7092244537	3/12/2013	1:07:30 PM	Background Processor	IVR	IVRC	<p>ISN RCK: 3343 RCD: 40630088ANI: 3046153238</p> <p>CUSTOMER CONTACT VIA IVR</p>
7092244537	3/12/2013	1:09:02 PM	Shahbaz Hussain	CU	CUST	<p>ISN RCK: 3772 RCD: 40667134ANI: 3046153238</p> <p>Phone Call In; Customer Contact; Talked to David Daugherty and verified last 4 digits of their SSN.. SCRIPT ID: VERIFYSSN.</p>
7092244537	3/12/2013	1:09:26 PM	Shahbaz Hussain	CL	PYIQ	<p>Phone Call In; Payment Inquiry; Provided the customer with the current outstanding balances of \$980.16. Asked if they had any questions about the outstanding balance amount. Customer did not have any questions. Script ID: AMOUNT DUE</p>

7092244537	3/12/2013	1:09:52 PM	Shahbaz Hussain	CL	PTPYS	Customer provided the following payment information: Speedpay via WEB payment of \$ 980.16 on or before 03/14/2013. Promise date: 03/14/2013 Followup date: 03/16/2013 Script ID: PAYMENT 19A
7092244537	3/12/2013	1:10:59 PM	Shahbaz Hussain	WQ		Phone Call In; Contact Info Provided; Caller wanted the fax number for the Research Department. Advised it was 1-407-737-6375. SCRIPT ID: DEPARTMENT FAX
7092244537	3/12/2013	1:11:39 PM	Shahbaz Hussain	WQ		Phone Call In; OP CMSI Recently Offered; Offered customer the Optional Product of CMSI marketing option, but they were not interested. SCRIPT ID: CLOSING WEB MARKET
7092244537	3/12/2013	1:11:45 PM	Shahbaz Hussain	WQ		Call Ended. SCRIPT ID: END SCRIPT
7092244537	3/14/2013	2:24:25 PM	Background Processor	BNOT		As of 03/14/2013 Past Due 980.16 Curr Due 980.16 Total Due 1,960.32 Requested By Auto-B
7092244537	3/15/2013	6:38:20 AM	Rajkumar Singh	RS	WCCRF	03/19/2013 Written Customer Correspondence Received via Fax
7092244537	3/15/2013	6:38:51 AM	Rajkumar Singh	RS	WCCD	Customer Credit Inquiry
7092244537	3/15/2013	6:38:56 AM	Rajkumar Singh	RS	RSDR	Customer Dispute Received
7092244537	3/15/2013	6:56:12 PM	Background Processor	PYMT		Payment received from Outsource for \$980.16 Source SP7 - sp0315 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 10896204
7092244537	3/15/2013	7:32:58 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 02/28/13)LPI: 01/26/13 UPB: 82,920 Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 00000000104323BBBBBBBBBB
7092244537	3/16/2013	2:22:03 AM	Chandra Kumar	PD	RECM	Research Comment; S:\Residential Servicing 2\RESEARCH\RESEARCH\Research 1\Research Faxes\2012\2013\March-2013\15 March 2013\3-15-13\7092244537
7092244537	3/16/2013	3:17:18 AM	Chandra Kumar	CL	NOACTION	No Action Taken On Collection Screen
7092244537	3/18/2013	11:26:28 PM	Kodanda M	RS	CRINV	INVALID/ERRONEOUS CR DISPUTE
7092244537	3/18/2013	11:26:28 PM	Kodanda M	CS	INVALID	Invalid Researrh Request.

7092244537 3/18/2013 11:26:50 PM Kodanda M

CORR

WCDC

CUSTOMER INQUIRY COMPLETED;Please refer to RLML/ RLFX/ RLEL/ RELM execution codes for letter dispatch confirmation. Details:

March 18, 2013

David Daugherty

35 Valley View Drive

Vienna, WV 26105

RE: LOANNUMBER: 7092244537

Property Address: 35 Valley View Dr

Vienna, WV 26105

Dear David Daugherty

OCWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

Concern: You expressed concern regarding the past due amount reflected in the credit report made on March 2012.

Response: Please note the amount reflecting on credit report is calculated, as follows:

Past due amount= monthly mortgage payment X the no. of months' delinquent + late charges + other advances + escrow advances- suspense (partial payment) credit.

Our records indicate that the credit reporting made for the month of March 2012, reflected the total past due amount as \$6,128.39. As of March 2012, your loan was due for the November 26, 2011 contractual payment and the total amount past due on the loan was in the amount of \$6,128.39.

Please note that, Ocwen is obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed.

Please note that, we have reviewed and it was determined that the past due amount reflecting on the credit reporting made for the month of March 2012 is correct. However, foreclosure proceedings were initiated on the loan on April 18, 2012, as the loan was past due for the November 26, 2012 payment as of that date. Further, the foreclosure proceedings were stopped on April 23, 2012, as the loan was reinstated. Our records indicate that the foreclosure reporting made on the loan is valid and cannot be altered.

We report to Equifax, TransUnion, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct your credit file. However, if you believe that there is a discrepancy in the way the loan has been reported by the credit bureaus, please contact the concerned credit

bureaus directly

As of the date of this letter, the loan is due for the March 26, 2013 payment .For any further concerns regarding the loan; please contact our Customer Care Center at (800) 746-2936.

We trust the information provided has fully addressed your concern. Please visit our website (www.ocwen.com) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after speaking with our Research Department you still have questions or concerns, please feel free to contact the OCWEN consumer advocate by email through OCWEN's website or by phone at (800) 390-4656. You may also send written correspondence to the following address:

Sincerely,

Chandra Kumar
Research Department
OCWEN

Details: .

7092244537	3/18/2013	11:37:03 PM	Kodanda M	PD	DISR	DISPUTE RESOLVED/COMPLETED
7092244537	3/18/2013	11:37:05 PM	Chandra Kumar	CL	NOACTION	No Action Taken On Collection Screen
7092244537	3/18/2013	11:37:07 PM	Background Processor	CORR	WCDR	WRITTEN DISPUTE CORRESPONDENCE RECEIVED
7092244537	3/20/2013	1:40:41 AM	Harish Rao	RS	ACDVRC	- ACKNOWLEDGEMENT LETTER REQUEST SUBMITTED BWR Automated CDV Control Number: 99993078032699088 Subscriber Code: 465FS01690 Borrower's concern with reporting:Not his/hers. Provide or confirm complete ID.

Account Number	Date	Time	Name	Relationship	Product	Description
7092244537	3/20/2013	1:40:46 AM	Harish Rao	RS	ACDVFC	<p>Reporting received from Credit Bureau:</p> <p>Reporting to Credit Bureau:Verified, hence bwr is responsible.</p> <p>Discrepancy (NAME, ADD, SSN):; Details: .</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>Control Number: 99993078032699088</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:</p> <p>Reporting to Credit Bureau:Verified, hence bwr is responsible.</p>
7092244537	3/20/2013	1:40:47 AM	Harish Rao	RS	CRINV	<p>Discrepancy (NAME, ADD, SSN):; Details: .</p> <p>INVALID/ERRONEOUS CR DISPUTE</p>
7092244537	3/20/2013	2:08:50 AM	Rajkumar Singh	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID M DAUGHERTY</p> <p>Control Number: 99993078032699087</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID M DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS</p>
7092244537	3/20/2013	2:08:55 AM	Rajkumar Singh	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):; none Details: r</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID M DAUGHERTY</p> <p>Control Number: 99993078032699087</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID M DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS</p>
7092244537	3/20/2013	2:08:57 AM	Rajkumar Singh	RS	CRINV	<p>Discrepancy (NAME, ADD, SSN):; none Details: r</p> <p>INVALID/ERRONEOUS CR DISPUTE</p>
7092244537	3/20/2013	2:08:59 AM	Rajkumar Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	3/20/2013	5:21:39 PM	Girish Thorat	FORM	NSFC1	<p>Insufficient Funds</p> <p>Check Number: SPPD</p> <p>Check Amount: 980.16</p> <p>Check Date: 03/15/13</p> <p>Chargeback Amount: 980.16</p>

Eff Date: 03/15/13

7092244537	3/20/2013	9:15:04 PM	Tushar Mathkar	PD	RLML	Research Letter Mailed Previous Business Day
7092244537	3/20/2013	9:15:06 PM	Background Processor	BNOT		{1} As of 03/20/2013 Past Due 1,005.16 Curr Due 980.16 Total Due 1,985.32 Requested By Auto-B
7092244537	3/21/2013	2:05:11 AM	Anjali Balakrishnan	RS	ACDVRC	03/22/2013 BWR Automated CDV Control Number: 99993078032699086 Subscriber Code: 605FM50178 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from DAVID M DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address. "Please note: Litton loan, information updated as per LSAMS and RADAR."
7092244537	3/21/2013	2:05:18 AM	Anjali Balakrishnan	RS	ACDVFC	Details: . Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV Control Number: 99993078032699086 Subscriber Code: 605FM50178 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from DAVID M DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address. "Please note: Litton loan, information updated as per LSAMS and RADAR."
7092244537	3/21/2013	2:05:22 AM	Anjali Balakrishnan	RS	CRINQ	Details: . CR - CREDIT INQUIRY DISPUTE RECEIVED

7092244537	3/21/2013	5:50:58 AM	Vijay Raj	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 3/18/2013</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$294</p> <p>Total Capitalization = \$1177</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$111 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1177 Hazard Disbursements During Trial Period = \$1177 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>
7092244537	3/21/2013	11:21:05 PM	Rajkumar Singh	RS	ACDVRC	<p>{7}</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 1554212536008</p> <p>Subscriber Code: 3900947</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN):; none</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p>
7092244537	3/21/2013	11:21:09 PM	Rajkumar Singh	RS	ACDVFC	<p>Details: r</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 1554212536008</p> <p>Subscriber Code: 3900947</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p>

Discrepancy (NAME, ADD, SSN):; none

"Please note: Litton loan, information updated as per LSAMS and RADAR."

Details: r

7092244537	3/21/2013	11:21:11 PM	Rajkumar Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED	
7092244537	3/22/2013	6:22:55 AM	Vijay Raj	ES	NEPQ	New-Escrowed Payment Quote: Effective Date = 3/18/2013 Escrow Payment = \$199 Total Deposit = \$875 Shortage / Deposit = \$875 Delinquent Tax = \$0 & I = \$0 {7}	Tax P
7092244537	3/25/2013	3:24:59 AM	Harish Rao	RS	ACDVRC	- This Comment was auto-generated in batch mode. BWR Automated CDV Control Number: 33281462600311 Subscriber Code: 813P004 Borrower's concern with reporting:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau: Reporting to Credit Bureau:Verified, hence bwr is responsible.	
7092244537	3/25/2013	3:25:03 AM	Harish Rao	RS	ACDVFC	Discrepancy (NAME, ADD, SSN):; Details: . Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV Control Number: 33281462600311 Subscriber Code: 813P004 Borrower's concern with reporting:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau: Reporting to Credit Bureau:Verified, hence bwr is responsible.	
7092244537	3/25/2013	3:25:20 AM	Harish Rao	RS	CRINV	Discrepancy (NAME, ADD, SSN):; Details: . INVALID/ERRONEOUS CR DISPUTE	

7092244537	3/25/2013	4:21:46 AM	Daniel Wesley	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462600301</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Verified, hence bwr is responsible.</p>
7092244537	3/25/2013	4:21:55 AM	Daniel Wesley	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):; none Details: dj</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462600301</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Verified, hence bwr is responsible.</p>
7092244537	3/25/2013	4:21:59 AM	Daniel Wesley	RS	CRINQ	<p>Discrepancy (NAME, ADD, SSN):; none Details: dj</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	3/26/2013	7:06:41 PM	Background Processor	FORM		<p>NSFLET Requested 03/20/2013</p>
7092244537	3/26/2013	8:52:06 PM	Background Processor	FORM		<p>Printed 03/25/2013</p> <p>ACKNOWL Requested 03/18/2013</p>
7092244537	4/1/2013	10:54:09 PM	Justin Bryson	SU	LSOCRI	<p>Printed 03/25/2013</p> <p>Loan Setup OCR Initiation {1}</p>
7092244537	4/3/2013	9:31:29 PM	Qureshi Uzma Mohd. Ayub	SU	LSOCRC	<p>Loan Setup OCR Completion.</p> <p>{1}</p> <p>{2}</p>
7092244537	4/5/2013	6:21:04 AM	Vijay Raj	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 4/1/2013</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$406</p> <p>Total Capitalization = \$1180</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$-2 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1177 Hazard Disbursements During Trial Period = \$1177 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>

{7}

7092244537	4/6/2013	6:56:13 AM	Vijay Raj	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 4/2/2013</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$986</p> <p>Shortage / Deposit = \$986</p> <p>Delinquent Tax = \$0</p> <p>& I = \$0</p> <p>{7}</p>	Tax P
7092244537	4/10/2013	10:57:44 PM	Justin Bryson	SU	LSVALIDI	<p>- This Comment was auto-generated in batch mode.</p> <p>Loan Setup Validation Initiation {1}</p>	
7092244537	4/11/2013	9:23:45 PM	Swapnali Agre	SU	LSVALIDC	Loan Setup Validation Completion	
7092244537	4/11/2013	9:23:47 PM	Background Processor	BNOT		<p>{1}</p> <p>As of 04/11/2013 Past Due 1,985.32 Curr Due 980.16 Total Due 2,965.48</p> <p>Requested By Auto-B</p> <p>REQUESTED 30 DAY DEMAND BE SENT</p>	
7092244537	4/12/2013	11:58:08 PM	Background Processor	CORR	30DY		
7092244537	4/12/2013	11:58:10 PM	Justin Bryson	SU	LSURVW	Loan Setup review to update level I fields based on loan verificLoan Setup review to update level I fields based on loan verification results {1}	
7092244537	4/16/2013	9:46:48 PM	Syed wardul Hijaz	SU	LSURVWC	<p>ation results</p> <p>Loan Setup review of loan verification results complete; correct based on QC results</p> <p>Loan Setup review of loan verification results complete; correct based on QC results</p>	
7092244537	4/16/2013	9:48:18 PM	Justin Bryson	SU	LSULVPC	<p>{1}</p> <p>Loan Setup Loan Verification PARTIALLY Complete {1}</p>	
7092244537	4/17/2013	7:20:04 PM	Background Processor	CORR	EILT	Early intervention letter sent	
7092244537	4/18/2013	5:32:15 PM	Alex Lombardo	GC		<p>{1}</p> <p>Account Reported To Credit Bureau (as of 03/30/13)LPI: 01/26/13 UPB: 82,920</p> <p>Mthly Pmt: 980 Amt Past Due: 1,985 First occurrence: 02/26/13 Status: 71 [D1q</p> <p>1 Pmt] Original Charge Off Amt: 0 Payment History[24 Mons]:</p> <p>000000000104323BBBBBBBB</p>	

Account ID	Date	Time	Agent	Channel	Product	Details
7092244537	4/26/2013	6:39:15 AM	Vijay Raj	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 4/23/2013</p> <p>Escrow Payment = \$198.88</p> <p>Total Shortage = \$0</p> <p>Total Capitalization = \$1784.29</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$-2.29 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1782 Hazard Disbursements During Trial Period = \$1177.44 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604.56 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>
7092244537	4/28/2013	11:43:16 PM	Vijay Raj	ES	NEPQ	<p>{7}</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 4/23/2013</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$1185</p> <p>Shortage / Deposit =\$1185</p> <p>Delinquent Tax =\$0 Tax P & I = \$0</p> <p>{7}</p>
7092244537	4/29/2013	2:59:18 PM	Background Processor	IVR	IVRC	<p>- This Comment was auto-generated in batch mode.</p> <p>CUSTOMER CONTACT VIA IVR</p>
7092244537	4/29/2013	3:01:04 PM	Garia, Rajiv	CU	CUST	<p>ISN RCK: 4590 RCD: 47036863ANI: 3046153238</p> <p>Phone Call In; Customer Contact; Talked to David Daugherty and verified last 4 digits of their SSN.. SCRIPT ID: VERIFYSSN.</p>
7092244537	4/29/2013	3:01:55 PM	Garia, Rajiv	CL	PYIQ	<p>Phone Call In; Payment Inquiry; Provided the customer with the current outstanding balances of \$2965.48. Asked if they had any questions about the outstanding balance amount. Customer did not have any questions. Script ID: AMOUNT DUE</p>
7092244537	4/29/2013	3:02:28 PM	Garia, Rajiv	CL	PYIQ	<p>Phone Call In; Payment Inquiry; Caller asked about payment application for last month's payment. Advised caller the specific amounts of payment applied to principal, interest, escrow, insurance, and other fees, charges and expenses. SCRIPT ID: PAYMENT APPLICATION2</p>
7092244537	4/29/2013	3:06:04 PM	Garia, Rajiv	CL	PYIQ	<p>Phone Call In; Payment Inquiry; Advised cust abt pymt return in the month of march & return chk fees of \$25.00 on the acct...</p>
7092244537	4/29/2013	3:10:26 PM	Garia, Rajiv	CL	SPPD	<p>Caller made payment by Speedpay. Payment information: Intended for: (02/26/2013) Pmt Speedpay Amount: 2000.00, Payment Date: 04/30/2013, ERROR, Promise Date: 04/30/2013, Followup Date: 05/02/2013, Confirmation Number: 11230187. SCRIPT ID: SPEEDPAY SUBMIT</p>
7092244537	4/29/2013	3:11:29 PM	Garia, Rajiv	CL	PYIQ	<p>Phone Call In; Payment Inquiry; cust will make pymt for the month of April as soon as possible...</p>
7092244537	4/29/2013	3:12:21 PM	Garia, Rajiv	WQ		<p>Phone Call In; Mortgage Keeper Direct Denied; Told caller MK info is free and gave website for Mortgage Instant Help Center www.ocwen.com. Script ID: Mortgage Keeper 2</p>
7092244537	4/29/2013	3:12:46 PM	Garia, Rajiv	WQ		<p>Call Ended. SCRIPT ID: END SCRIPT</p>
7092244537	4/30/2013	5:51:57 PM	Background Processor	PYMT		<p>Payment received from Outsource for \$2,000.00 Source SP7 - sp0430 and was forwarded to: Cashier queue, user-id: Cashier Via Agent Confirmation Number = 11230187</p>

7092244537	4/30/2013	5:51:59 PM	Background Processor	BNOT		As of 04/30/2013 Past Due 1,005.16 Curr Due 940.48 Total Due 1,945.64 Requested By Auto-B
7092244537	5/1/2013	1:33:44 AM	Background Processor	FORM	EARL	05/02/2013 Early Late Notice
7092244537	5/4/2013	6:44:34 AM	Dinesh Subbanna	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 5/3/2013 Escrow Payment = \$199 Total Shortage = \$0 Total Capitalization = \$1782 Borrower Paid MI Premium = \$0 Escrow Balance = \$225 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1782 Hazard Disbursements During Trial Period = \$1177 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$605 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0 Breakdown as Follows: {7}
7092244537	5/5/2013	11:04:35 PM	Dinesh Subbanna	ES	NEPQ	New-Escrowed Payment Quote: Effective Date = 5/3/2013 Escrow Payment = \$199 Total Deposit = \$960 Shortage / Deposit =\$960 Delinquent Tax =\$0 & I = \$0 {7}
7092244537	5/16/2013	11:56:23 PM	Background Processor	CORR	INTN	- This Comment was auto-generated in batch mode. NOTICE OF INTENT - NOTE
7092244537	5/17/2013	5:49:52 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 04/30/13)LPI: 03/26/13 UPB: 82,533 Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 1000000000104323BBBBBBBB
7092244537	5/19/2013	11:54:19 PM	Dinesh Subbanna	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 5/16/2013 Escrow Payment = \$206 Total Shortage = \$13 Total Capitalization = \$3151 Borrower Paid MI Premium = \$0 Escrow Balance = \$225 Interim T&I Disbursements = \$2771 Total T&I Disbursements During Trial Period = \$605 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$605 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0

Breakdown as Follows:

{7}

7092244537	5/22/2013	8:14:04 PM	Background Processor	FORM		EILETTER Requested 04/17/2013
7092244537	5/24/2013	7:13:22 PM	Background Processor	FORM		Printed 05/21/2013 LATE Requested 05/16/2013
7092244537	5/25/2013	4:40:03 AM	Dinesh Subbanna	ES	NEPQ	Printed 05/23/2013 New-Escrowed Payment Quote: Effective Date = 5/16/2013 Escrow Payment = \$206 Total Deposit = \$0 Shortage / Deposit = \$0 Delinquent Tax = \$0 & I = \$0 {7}
7092244537	5/29/2013	12:24:38 AM	Background Processor	CORR	30DY	- This Comment was auto-generated in batch mode. REQUESTED 30 DAY DEMAND BE SENT
7092244537	5/30/2013	6:46:46 PM	Background Processor	PYMT		Payment received from Outsource for \$1,945.64 Source SP7 - sp0530 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 11446108
7092244537	5/30/2013	6:46:48 PM	Background Processor	BNOT		As of 05/30/2013 Past Due .00 Curr Due 980.16 Total Due 980.16 Requested By Auto-B
7092244537	6/2/2013	11:52:13 PM	Daniel Wesley	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 99993151006543103 Subscriber Code: 465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:recived from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:Borrower has signed the note, hence responsible, SSN matches, checked CIS
7092244537	6/2/2013	11:52:15 PM	Daniel Wesley	RS	CRINV	Discrepancy (NAME, ADD, SSN):; Add Details: dj INVALID/ERRONEOUS CR DISPUTE
7092244537	6/2/2013	11:52:17 PM	Daniel Wesley	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED

7092244537	6/2/2013	11:54:22 PM	Daniel Wesley	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number:99993151006543102</p> <p>Subscriber Code:465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:recived from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Borrower has signed the note, hence responsible, SSN matches, checked CIS</p>
7092244537	6/2/2013	11:54:27 PM	Daniel Wesley	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):; Add Details: dj Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number:99993151006543102</p> <p>Subscriber Code:465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:recived from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Borrower has signed the note, hence responsible, SSN matches, checked CIS</p>
7092244537	6/2/2013	11:54:29 PM	Daniel Wesley	RS	CRINV	<p>Discrepancy (NAME, ADD, SSN):; Add Details: dj INVALID/ERRONEOUS CR DISPUTE</p>
7092244537	6/2/2013	11:54:31 PM	Daniel Wesley	RS	CRINQ	<p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	6/7/2013	1:24:15 AM	Daniel Wesley	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993151006543101</p> <p>Subscriber Code: 605FM50178</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: dj</p>

7092244537	6/7/2013	1:24:19 AM	Daniel Wesley	RS	ACDVFC	<p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993151006543101</p> <p>Subscriber Code: 605FM50178</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>Please note: Litton loan, information updated as per LSAMS and RADAR."</p>
7092244537	6/7/2013	1:24:21 AM	Daniel Wesley	RS	CRINQ	<p>Details: dj</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	6/7/2013	5:29:47 AM	Dinesh Subbanna	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 6/4/2013</p> <p>Escrow Payment = \$206</p> <p>Total Shortage = \$13</p> <p>Total Capitalization = \$2924</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$452 Interim T&I Disbursements = \$2771 Total T&I Disbursements During Trial Period = \$605 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$605 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>
7092244537	6/7/2013	10:04:11 AM	Background Processor	IVR	IVRC	<p>{7}</p> <p>CUSTOMER CONTACT VIA IVR</p>
7092244537	6/7/2013	10:06:15 AM	Steffi Susan S	CU	CUST	<p>ISN RCK: 3151 RCD: 52765657ANI: 3042956161</p> <p>Phone Call In; Customer Contact; Talked to David Daugherty and verified last 4 digits of their SSN.. SCRIPT ID: VERIFYSSN.</p>
7092244537	6/7/2013	10:13:18 AM	Steffi Susan S	CF	ACHOD	<p>Phone Call In; ACH Offer Denied; Cust denied ACH and did not want to Enroll account in ACH..</p>
7092244537	6/7/2013	10:13:20 AM	Steffi Susan S	CL	CNOC	<p>Phone Call In; Customer Contact-No Commitment;</p>
7092244537	6/7/2013	10:31:35 AM	Steffi Susan S	CS	98GE	<p>Phone Call In; 1098 General Question; cust wanted 1098 tax form for 2012 sent it from 24 carat to cust email address 'fireboyl@suddenlink.net' gave irs int and taxes paid to cust as well cust stated fine.....</p>
7092244537	6/7/2013	10:31:51 AM	Steffi Susan S	WQ		<p>Phone Call In; OP CMSI Recently Offered; Offered customer the Optional Product of CMSI marketing option, but they were not interested. SCRIPT ID: CLOSING WEB MARKET</p>
7092244537	6/7/2013	10:32:01 AM	Steffi Susan S	WQ		<p>Call Ended. Manual Notes due to CMS error.. SCRIPT ID: END SCRIPT</p>

7092244537	6/12/2013	4:00:45 AM	Dinesh Subbanna	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 6/10/2013</p> <p>Escrow Payment = \$205.75</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit =\$0</p> <p>Delinquent Tax =\$0 & I = \$0</p> <p>{7}</p>	Tax P
7092244537	6/19/2013	5:10:48 AM	Dinesh Subbanna	ES	NEPQ3	<p>- This Comment was auto-generated in batch mode.</p> <p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 6/17/2013</p> <p>Escrow Payment = \$205.75</p> <p>Total Shortage = \$0</p> <p>Total Capitalization = \$604.56</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$452.19 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604.56 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604.56 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p> <p>{7}</p>	
7092244537	6/21/2013	6:40:51 AM	Dinesh Subbanna	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 6/17/2013</p> <p>Escrow Payment = \$205.75</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit =\$0</p> <p>Delinquent Tax =\$0 & I = \$0</p> <p>{7}</p>	Tax P
7092244537	6/21/2013	6:17:55 PM	Alex Lombardo	GC		<p>- This Comment was auto-generated in batch mode.</p> <p>Account Reported To Credit Bureau (as of 05/31/13)LPI: 05/26/13 UPB: 82,139 Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 01000000000104323BBBBBBB</p>	
7092244537	7/1/2013	12:33:02 AM	Background Processor	FORM	EARL	Early Late Notice	
7092244537	7/1/2013	9:45:12 PM	Background Processor	CS	ACHW	ACH Creation through WEB	

7092244537	7/1/2013	9:45:19 PM	Background Processor	PYMT		Payment received from Outsource for \$980.16 Source OAC - oach0701 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2013063001293578
7092244537	7/1/2013	9:45:21 PM	Background Processor	BNOT		As of 07/01/2013 Past Due .00 Curr Due 980.16 Total Due 980.16 Requested By Auto-B
7092244537	7/5/2013	12:43:14 AM	Rajkumar Singh	RS	ACDVRC	07/04/2013 BWR Automated CDV
						DAVID MAX DAUGHERTY Control Number: 99993184007034102 Subscriber Code: 465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:(No signature docs in CIS) & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account
7092244537	7/5/2013	12:43:29 AM	Rajkumar Singh	RS	ACDVFC	Discrepancy (NAME, ADD, SSN):; ADD Details: Details: R Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV
						DAVID MAX DAUGHERTY Control Number: 99993184007034102 Subscriber Code: 465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:(No signature docs in CIS) & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account
7092244537	7/5/2013	12:43:42 AM	Rajkumar Singh	RS	CRINV	Discrepancy (NAME, ADD, SSN):; ADD Details: R INVALID/ERRONEOUS CR DISPUTE
7092244537	7/5/2013	12:43:46 AM	Rajkumar Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	7/5/2013	12:45:02 AM	Rajkumar Singh	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY Control Number: 99993184007034103 Subscriber Code: 465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:(No signature docs in CIS) & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account
						Discrepancy (NAME, ADD, SSN):; ADD Details: R
7092244537	7/5/2013	12:45:07 AM	Rajkumar Singh	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed);
						BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99993184007034103
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:(No signature docs in CIS) & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account
7092244537	7/5/2013	12:45:28 AM	Rajkumar Singh	RS	CRRPT	Discrepancy (NAME, ADD, SSN):; ADD Details: R
						REPEAT DISPUTE
7092244537	7/5/2013	12:45:32 AM	Rajkumar Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	7/8/2013	6:42:20 AM	Suresh V K	RS	ACDVRC	BWR Automated CDV
						Control Number: 33281462601104
						Subscriber Code: 813P004
						Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						SSN: 232-04-9020
						Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.
7092244537	7/8/2013	6:42:25 AM	Suresh V K	RS	ACDVFC	Discrepancy (NAME, ADD, SSN):Name Details: ,
						Form Completed and Sent Electronically (It is not mailed);
						BWR Automated CDV
						Control Number: 33281462601104
						Subscriber Code: 813P004
						Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020

SSN: 232-04-9020

Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.

Discrepancy (NAME, ADD, SSN):Name Details: ,

7092244537	7/8/2013	6:42:27 AM	Suresh V K	RS	CRINV	INVALID/ERRONEOUS CR DISPUTE
7092244537	7/8/2013	6:42:29 AM	Suresh V K	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	7/9/2013	6:16:42 AM	Shalini Singh	RS	ACDVRC	BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 99993184007034101 Subscriber Code: 605FM50178 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address. "Please note: Litton loan, information updated as per LSAMS and RADAR." Details: s Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 99993184007034101 Subscriber Code: 605FM50178 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address. "Please note: Litton loan, information updated as per LSAMS and RADAR." Details: S CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	7/9/2013	6:16:53 AM	Shalini Singh	RS	ACDVFC	
7092244537	7/9/2013	6:16:55 AM	Shalini Singh	RS	CRINQ	

7092244537	7/11/2013	6:10:47 AM	Shalini Singh	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number:33281462601103</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p>
7092244537	7/11/2013	6:10:56 AM	Shalini Singh	RS	ACDVFC	<p>Details: s</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number:33281462601103</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p>
7092244537	7/11/2013	6:10:58 AM	Shalini Singh	RS	CRINQ	<p>Details: S</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	7/12/2013	10:27:10 PM	Background Processor	FORM		<p>DEMANDWV Requested 05/29/2013</p> <p>Printed 06/03/2013</p> <p>Cert Mail # 71901085972001674469</p>
7092244537	7/12/2013	10:27:10 PM	Background Processor	FB	FB95	<p>Expiration Date 07/06/2013 IAO \$ 1,945.64</p> <p>Certified Mail Cost fee assessed. Amount: 0.00</p>

7092244537	7/14/2013	6:23:51 PM	Dinesh Subbanna	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 7/8/2013</p> <p>Escrow Payment = \$205.75</p> <p>Total Shortage = \$0</p> <p>Total Capitalization = \$604.56</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$565.81 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604.56 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604.56 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	7/15/2013	5:57:41 AM	Dinesh Subbanna	ES	NEPQ	<p>Breakdown as Follows:</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/8/2013</p> <p>Escrow Payment = \$205.75</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>& I = \$0</p> <p>Tax P</p>
7092244537	7/17/2013	6:06:37 PM	Alex Lombardo	GC		<p>- This Comment was auto-generated in batch mode.</p> <p>Account Reported To Credit Bureau (as of 06/29/13)LPI: 05/26/13 UPB: 82,139 Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 001000000000104323BBBBBB</p>
7092244537	7/26/2013	12:41:32 AM	Background processor	CORR	MT12	MT12 letter requested to print
7092244537	7/28/2013	11:57:47 PM	Dinesh Subbanna	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 7/25/2013</p> <p>Escrow Payment = \$205.75</p> <p>Total Shortage = \$617.26</p> <p>Total Capitalization = \$38.75</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$565.81 Interim T&I Disbursements = \$604.56 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>

ID	Date	Time	Name	Code	Code	Description
7092244537	7/29/2013	3:52:30 AM	Dinesh Subbanna	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/26/2013</p> <p>Escrow Payment = \$205.75</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit =\$0</p> <p>Delinquent Tax =\$0 & I = \$0</p> <p style="text-align: right;">Tax P</p>
7092244537	7/30/2013	6:43:29 AM	Rajkumar Singh	CL	NOACTION	- This Comment was auto-generated in batch mode.
7092244537	7/30/2013	6:44:44 AM	Rajkumar Singh	CL	NOACTION	No Action Taken On Collection Screen
7092244537	7/30/2013	6:46:30 AM	Rajkumar Singh	CL	NOACTION	No Action Taken On Collection Screen
7092244537	7/31/2013	12:27:41 AM	Background processor	FORM	EARL	Early Late Notice
7092244537	7/31/2013	8:48:48 AM	Background processor	IVR	IVRC	CUSTOMER CONTACT VIA IVR
7092244537	8/1/2013	8:58:18 PM	Background processor	FORM		<p>ISN RCK: 3426 RCD: 157674825ANI: 3042956161</p> <p>MATUR12 Requested 07/26/2013</p>
7092244537	8/1/2013	9:37:27 PM	Background processor	CS	ACHW	<p>Printed 08/01/2013</p> <p>ACH Creation through WEB</p>
7092244537	8/1/2013	9:42:04 PM	Background processor	PYMT		<p>Payment received from Outsource for \$980.16 Source OAC - oach0801 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2013073101358552</p>
7092244537	8/1/2013	9:42:06 PM	Background processor	BNOT		<p>As of 08/01/2013 Past Due .00 Curr Due 980.16 Total Due 980.16 Requested By auto-bu</p>
7092244537	8/7/2013	4:11:16 PM	Background processor	IVR	IVRC	CUSTOMER CONTACT VIA IVR
7092244537	8/18/2013	11:18:36 PM	Dinesh Subbanna	ES	NEPQ3	<p>ISN RCK: 3635 RCD: 158710028ANI: 3046153238</p> <p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 8/16/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Shortage = \$760.58</p> <p>Total Capitalization = \$0</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$65.53 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>

Case Number	Date	Time	Name	Code	Code	Description
7092244537	8/22/2013	7:05:21 AM	Dinesh Subbanna	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 8/16/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Deposit = \$140.99</p> <p>Shortage / Deposit =\$140.99</p> <p>Delinquent Tax =\$0 Tax P</p> <p>& I = \$0</p>
7092244537	8/23/2013	6:05:43 PM	Alex Lombardo	GC		<p>- This Comment was auto-generated in batch mode.</p> <p>Account Reported To Credit Bureau (as of 07/31/13)LPI: 06/26/13 UPB: 81,940</p> <p>Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment</p> <p>History[24 Mons]: 0001000000000104323BBBBB</p>
7092244537	8/26/2013	7:03:44 AM	Suresh V K	RS	ACDVRC	<p>BWR Automated CDV</p> <p>Control Number: 99993234022215107</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.</p>
7092244537	8/26/2013	7:03:52 AM	Suresh V K	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):Name, Address Details: ,</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>Control Number: 99993234022215107</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.</p>
7092244537	8/26/2013	7:03:54 AM	Suresh V K	GC	CRIVL	<p>Discrepancy (NAME, ADD, SSN):Name, Address Details: ,</p> <p>Invalid/Inaccurate Credit Dispute Received</p>
7092244537	8/26/2013	7:03:56 AM	Suresh V K	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	8/29/2013	4:31:31 AM	Suhasini B	CORR	ESCAP	ESCROW ANALYSIS COMPLETED
7092244537	8/31/2013	12:19:21 AM	Background processor	FORM	EARL	Early Late Notice
7092244537	8/31/2013	9:57:58 PM	Background processor	PYMT		<p>Payment received from Outsource for \$980.16 Source SP - sp0831 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 12176911</p>

7092244537	8/31/2013	9:58:00 PM	Background processor	BNOT		As of 08/31/2013 Past Due .00 Curr Due 980.16 Total Due 980.16 Requested By auto-bu
7092244537	9/3/2013	2:31:26 AM	Rajkumar Singh	RS	ACDVRC	<p>09/04/2013 BWR Automated CDV DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462601504</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:No signature docs in CIS) & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account</p>
7092244537	9/3/2013	2:31:30 AM	Rajkumar Singh	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):; add Details: r Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462601504</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:No signature docs in CIS) & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account</p>
7092244537	9/3/2013	2:31:34 AM	Rajkumar Singh	GC	CRIVL	Discrepancy (NAME, ADD, SSN):; add Details: r Invalid/Inaccurate Credit Dispute Received
7092244537	9/3/2013	2:31:38 AM	Rajkumar Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	9/3/2013	11:57:23 PM	Anjali Balakrishnan	RS	ACDVRC	<p>BWR Automated CDV</p> <p>Control Number: 33281462601501</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p>

Details: 0

7092244537	9/3/2013	11:57:42 PM	Anjali Balakrishnan	RS	ACDVFC	<p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>Control Number: 33281462601501</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p>
7092244537	9/3/2013	11:57:57 PM	Anjali Balakrishnan	RS	CRINQ	<p>Details: 0</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	9/6/2013	7:25:39 PM	Raghav Nayak	FORM	NSFC1	<p>Insufficient Funds</p> <p>Check Number: SPPD</p> <p>Check Amount: 980.16</p> <p>Check Date: 08/31/13</p> <p>Chargeback Amount: 980.16</p> <p>Eff Date: 08/31/13</p> <p>As of 09/06/2013 Past Due 980.16 Curr Due 980.16 Total Due 1,960.32 Requested By auto-bu</p>
7092244537	9/6/2013	7:25:41 PM	Background processor	BNOT		<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 9/6/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Shortage = \$646.96</p> <p>Total Capitalization = \$0</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$179.15 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	9/7/2013	7:30:31 AM	Dinesh Subbanna	ES	NEPQ3	

Breakdown as Follows:

7092244537	9/8/2013	11:04:17 PM	Dinesh Subbanna	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 9/6/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit =\$27.37</p> <p>Delinquent Tax =\$0 & I = \$0</p> <p style="text-align: right;">Tax P</p>
7092244537	9/13/2013	7:06:30 PM	Background processor	FORM		<p>- This Comment was auto-generated in batch mode.</p> <p>NSFLET Requested 09/06/2013</p>
7092244537	9/16/2013	11:56:01 PM	Background processor	CORR	INTN	<p>Printed 09/12/2013</p> <p>NOTICE OF INTENT - NOTE</p>
7092244537	9/16/2013	11:56:03 PM	Background processor	PYMT		<p>Payment received from Outsource for \$980.16 Source SP7 - sp0916 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 12321211</p>
7092244537	9/18/2013	6:47:03 PM	Alex Lombardo	GC		<p>Account Reported To Credit Bureau (as of 08/31/13)LPI: 08/26/13 UPB: 81,537 Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 00001000000000104323BBBB</p>
7092244537	9/19/2013	7:13:15 PM	Background processor	FORM		<p>LATE Requested 09/16/2013</p>
7092244537	9/20/2013	7:40:34 AM	Dinesh Subbanna	ES	NEPQ3	<p>Printed 09/18/2013</p> <p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 9/18/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Shortage = \$967.11</p> <p>Total Capitalization = \$0</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$65.53 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	9/22/2013	12:03:19 AM	Dinesh Subbanna	ES	NEPQ	<p>Breakdown as Follows:</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 9/18/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Deposit = \$347.52</p> <p>Shortage / Deposit =\$347.52</p> <p>Delinquent Tax =\$0 & I = \$0</p> <p style="text-align: right;">Tax P</p>

- This Comment was auto-generated in batch mode.

7092244537	9/23/2013	2:50:08 PM	Sayed Abbas	ES	AGMCCR	CANC OF INTEREST - LETTER SENT;
						INS CO : AAA
						POL # : HOM042608346
						ISSUE DATE : 09/16/2013
						EFFE DATE : 09/13/2013
						REASON : MORTGAGEE DELETION
						SENT HZ09 LETTER
7092244537	9/24/2013	6:22:21 PM	Alex Lombardo	GC	ASAYED/HIPC. Account Reported To Credit Bureau (as of 08/31/13)LPI: 08/26/13 UPB: 81,537 Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 00001000000000104323BBBB Early Late Notice
7092244537	10/1/2013	2:50:33 AM	Background processor	FORM	EARL	
7092244537	10/1/2013	10:03:49 PM	Background processor	CS	ACHW	ACH Creation through WEB
7092244537	10/1/2013	10:06:22 PM	Background processor	PYMT		Payment received from Outsource for \$980.16 Source OAC - oach1001 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2013100101507896
7092244537	10/1/2013	10:06:24 PM	Background processor	CM	PRIVAB	Annual Privacy Statement Mailed with Billing Statement
7092244537	10/1/2013	10:06:26 PM	Background processor	BNOT		As of 10/01/2013 Past Due .00 Curr Due 980.16 Total Due 980.16 Requested By auto-bu
7092244537	10/3/2013	7:07:15 AM	Dinesh Subbanna	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 10/2/2013 Escrow Payment = \$206.53 Total Shortage = \$853.49 Total Capitalization = \$0 Borrower Paid MI Premium = \$0 Escrow Balance = \$179.15 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0 Breakdown as Follows:

7092244537	10/10/2013	1:06:18 AM	Kusum V	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993274026515113</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Borrower has signed the note, hence responsible, ssn matches, checked CIS.</p>
7092244537	10/10/2013	1:06:21 AM	Kusum V	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):; Address. Details: k</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993274026515113</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Borrower has signed the note, hence responsible, ssn matches, checked CIS.</p>
7092244537	10/10/2013	1:08:05 AM	Kusum V	GC	CRIVL	<p>Discrepancy (NAME, ADD, SSN):; Address. Details: jk</p> <p>Invalid/Inaccurate Credit Dispute Received</p>
7092244537	10/10/2013	1:08:06 AM	Kusum V	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	10/10/2013	1:10:13 AM	Kusum V	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993274026515114</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Borrower has signed the note, hence responsible, ssn matches, checked CIS.</p> <p>Discrepancy (NAME, ADD, SSN):; Address. Details: k</p>

Account Number	Date	Time	Name	Relationship	Product	Description
7092244537	10/10/2013	1:10:23 AM	Kusum V	RS	ACDVFC	<p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993274026515114</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Borrower has signed the note, hence responsible, ssn matches, checked CIS.</p>
7092244537	10/10/2013	1:10:47 AM	Kusum V	RS	CRRPT	<p>Discrepancy (NAME, ADD, SSN):; Address. Details: k</p> <p>REPEAT DISPUTE</p>
7092244537	10/10/2013	1:10:50 AM	Kusum V	RS	CRINQ	<p>CR - CREDIT INQUIRY DISPUTE RECEIVED; .</p>
7092244537	10/13/2013	9:05:10 PM	Dinesh Subbanna	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 10/8/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Deposit = \$120.28</p> <p>Shortage / Deposit =\$120.28</p> <p>Delinquent Tax =\$0</p> <p>& I = \$0</p> <p>Tax P</p>
7092244537	10/14/2013	3:48:39 AM	Anjali Balakrishnan	RS	ACDVRC	<p>- This Comment was auto-generated in batch mode.</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462601902</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from.DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Checked CIS No signature docs found in CIS verified signature in mortgage & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account</p>

Discrepancy (NAME, ADD, SSN):; Address

Details: 0

7092244537	10/14/2013	3:48:44 AM	Anjali Balakrishnan	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed);
						BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 33281462601902
						Subscriber Code: 813P004
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:Received from.DAVID MAX DAUGHERTY
						SSN: 232-04-9020
						Reporting to Credit Bureau: Checked CIS No signature docs found in CIS verified signature in mortgage & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account
						Discrepancy (NAME, ADD, SSN):; Address
7092244537	10/14/2013	3:48:46 AM	Anjali Balakrishnan	GC	CRIVL	Details: 0 Invalid/Inaccurate Credit Dispute Received
7092244537	10/14/2013	3:48:49 AM	Anjali Balakrishnan	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	10/16/2013	7:09:49 PM	Alex Lombardo	GC		Account Reported To Credit Bureau (as of 09/30/13)LPI: 08/26/13 UPB: 81,537 Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 000001000000000104323BBB
7092244537	10/17/2013	11:51:22 PM	Suresh V K	CL	NOACTION	No Action Taken On Collection Screen
7092244537	10/17/2013	11:56:09 PM	Suresh V K	CL	NOACTION	No Action Taken On Collection Screen

7092244537	10/17/2013	11:56:22 PM	Shalini Singh	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 2909064366007</p> <p>Subscriber Code: 3900947</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p>
7092244537	10/17/2013	11:56:27 PM	Shalini Singh	RS	ACDVFC	<p>Details: S</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 2909064366007</p> <p>Subscriber Code: 3900947</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p>
7092244537	10/17/2013	11:56:28 PM	Shalini Singh	RS	CRINQ	<p>Details: S</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	10/21/2013	11:05:41 PM	Anjali Balakrishnan	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993274026515112</p> <p>Subscriber Code: 605FM50178</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p>

"Please note: Litton loan, information updated as per LSAMS and RADAR."

Details: 0

7092244537	10/21/2013	11:05:46 PM	Anjali Balakrishnan	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 99993274026515112 Subscriber Code: 605FM50178 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address.
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"Please note: Litton loan, information updated as per LSAMS and RADAR."

Details: 0

7092244537	10/21/2013	11:05:48 PM	Anjali Balakrishnan	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	10/22/2013	3:17:27 AM	Daniel Wesley	RS	ACDVRC	BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 33281462601901 Subscriber Code:9823004 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address.

"Please note: Litton loan, information updated as per LSAMS and RADAR."
Details: DJ

7092244537	10/22/2013	3:17:31 AM	Daniel Wesley	RS	ACDVFC	<p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462601901</p> <p>Subscriber Code:9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p>
7092244537	10/22/2013	3:17:36 AM	Daniel Wesley	RS	CRINQ	<p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: DJ</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	10/26/2013	5:47:24 AM	Dinesh Subbanna	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 10/19/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Shortage = \$341.84</p> <p>Total Capitalization = \$604.56</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$292.77 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604.56 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604.56 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	10/27/2013	10:52:57 PM	Dinesh Subbanna	ES	NEPQ	<p>Breakdown as Follows:</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 10/25/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Deposit = \$326.81</p> <p>Shortage / Deposit =\$326.81</p> <p>Delinquent Tax =\$0</p> <p>& I = \$0</p> <p style="text-align: right;">Tax P</p>
7092244537	10/31/2013	12:59:23 AM	Background processor	FORM	EARL	<p>- This Comment was auto-generated in batch mode.</p> <p>Early Late Notice</p>
7092244537	10/31/2013	9:49:08 PM	Background processor	CS	ACHW	ACH Creation through WEB

7092244537	11/1/2013	9:57:10 PM	Background processor	PYMT		Payment received from Outsource for \$980.16 Source OAC - oach1101 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2013103101587951
7092244537	11/1/2013	9:57:12 PM	Background processor	BNOT		As of 11/01/2013 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
7092244537	11/4/2013	10:47:38 PM	BinuK Chellan	CSH	OACHWCONF	One-Time ACH created in Web. Re-triggering letter since the automated letter generation failed. .
7092244537	11/10/2013	12:00:18 AM	Dinesh Subbanna	ES	NEPQ3	One-Time ACH created in Web. Re-triggering letter since the automated letter generation failed. New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 11/7/2013 Escrow Payment = \$206.53 Total Shortage = \$228.22 Total Capitalization = \$604.56 Borrower Paid MI Premium = \$0 Escrow Balance = \$406.39 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604.56 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604.56 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0
7092244537	11/11/2013	5:05:34 AM	Dinesh Subbanna	ES	NEPQ	Breakdown as Follows: New-Escrowed Payment Quote: Effective Date = 11/7/2013 Escrow Payment = \$206.53 Total Deposit = \$213.19 Shortage / Deposit = \$213.19 Delinquent Tax = \$0 & I = \$0 Tax P
7092244537	11/18/2013	6:01:05 PM	Alex Lombardo	GC		- This Comment was auto-generated in batch mode. Account Reported To Credit Bureau (as of 10/31/13)LPI: 09/26/13 UPB: 81,333 Mthly Pmt: 980 Status: 11 [Current] Compliance Cond. Code: XB[Acct in Dispute] Original Charge Off Amt: 0 Payment History[24 Mons]: 0000001000000000104323BB
7092244537	11/24/2013	9:13:43 PM	Dinesh Subbanna	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 11/20/2013 Escrow Payment = \$206.53 Total Shortage = \$434.75 Total Capitalization = \$604.56 Borrower Paid MI Premium = \$0 Escrow Balance = \$406.39 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604.56 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604.56 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period =

\$0 | Delinquent Taxes Due = \$0

Breakdown as Follows:

7092244537	11/27/2013	6:12:40 AM	Dinesh Subbanna	ES	NEPQ	New-Escrowed Payment Quote: Effective Date = 11/20/2013 Escrow Payment = \$206.53 Total Deposit = \$419.72 Shortage / Deposit = \$419.72 Delinquent Tax = \$0 & I = \$0	Tax P
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7092244537	12/2/2013	11:54:34 PM	Background processor	FORM	EARL	- This Comment was auto-generated in batch mode. Early Late Notice
7092244537	12/2/2013	11:54:36 PM	S V, Akshatha	RS	ACDVRC	BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 99993318032030123 Subscriber Code: 465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from.DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Checked CIS No signature docs found in CIS verified signature in mortgage & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account Discrepancy (NAME, ADD, SSN):; Address Details: SV

7092244537	12/2/2013	11:54:38 PM	S V, Akshatha	RS	ACDVFC	<p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993318032030123</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from.DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Checked CIS No signature docs found in CIS verified signature in mortgage & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account</p> <p>Discrepancy (NAME, ADD, SSN):; Address</p> <p>Details: SV</p>
7092244537	12/2/2013	11:54:40 PM	S V, Akshatha	GC	CRIVL	Invalid/Inaccurate Credit Dispute Received
7092244537	12/2/2013	11:54:42 PM	S V, Akshatha	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	12/2/2013	11:54:44 PM	S V, Akshatha	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993318032030122</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from.DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Checked CIS No signature docs found in CIS verified signature in mortgage & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account</p> <p>Discrepancy (NAME, ADD, SSN):; Address Details: sv</p>

7092244537	12/2/2013	11:54:46 PM	S V, Akshatha	RS	ACDVFC	<p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993318032030122</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from.DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Checked CIS No signature docs found in CIS verified signature in mortgage & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account</p>
7092244537	12/2/2013	11:54:48 PM	S V, Akshatha	RS	CRRPT	<p>Discrepancy (NAME, ADD, SSN):; Address Details: sv</p> <p>REPEAT DISPUTE</p>
7092244537	12/2/2013	11:54:50 PM	S V, Akshatha	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	12/2/2013	11:54:52 PM	Kusum V	RS	ACDVRC	<p>BWR Automated CDV</p> <p>TINA MARIE DAUGHERTY</p> <p>Control Number: 0764191934005</p> <p>Subscriber Code: 3900947</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID</p> <p>Reporting received from Credit Bureau:Received fromTINA MARIE DAUGHERTY</p> <p>SSN:999-99-9999</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address and SSN.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: k</p>

7092244537	12/2/2013	11:54:54 PM	Kusum V	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV TINA MARIE DAUGHERTY Control Number: 0764191934005 Subscriber Code: 3900947 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID Reporting received from Credit Bureau:Received fromTINA MARIE DAUGHERTY SSN:999-99-9999 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address and SSN.
7092244537	12/2/2013	11:54:56 PM	Kusum V	RS	CRINQ	"Please note: Litton loan, information updated as per LSAMS and RADAR." Details: k CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	12/2/2013	11:54:58 PM	Background processor	PYMT		Payment received from Outsource for \$968.08 Source SP7 - spl202 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 13051943
7092244537	12/2/2013	11:55:00 PM	Background processor	BNOT		As of 12/02/2013 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
7092244537	12/3/2013	5:58:12 AM	Anjali Balakrishnan	RS	ACDVRC	12/04/2013 BWR Automated CDV TINA M DAUGHERTY Control Number: 99993318032059064 Subscriber Code: 605FM50178 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from TINA M DAUGHERTY SSN: 232-94-0351 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN):none "Please note: Litton loan, information updated as per LSAMS and RADAR." Details: 01

7092244537	12/3/2013	5:58:17 AM	Anjali Balakrishnan	RS	ACDVFC	<p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>TINA M DAUGHERTY</p> <p>Control Number: 99993318032059064</p> <p>Subscriber Code: 605FM50178</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from TINA M DAUGHERTY</p> <p>SSN: 232-94-0351</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN):none</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: 0</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	12/3/2013	5:58:19 AM	Anjali Balakrishnan	RS	CRINQ	
7092244537	12/3/2013	6:00:25 AM	Anjali Balakrishnan	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993318032030121</p> <p>Subscriber Code: 605FM50178</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: 0</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993318032030121</p> <p>Subscriber Code: 605FM50178</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p>
7092244537	12/3/2013	6:00:33 AM	Anjali Balakrishnan	RS	ACDVFC	<p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99993318032030121</p> <p>Subscriber Code: 605FM50178</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p>

"Please note: Litton loan, information updated as per LSAMS and RADAR."

Details: 0

7092244537	12/3/2013	6:00:35 AM	Anjali Balakrishnan	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	12/3/2013	6:50:03 AM	Rajina Robert	RS	ACDVRC	BWR Automated CDV

DAVID MAX DAUGHERTY

Control Number: 33281462602301

Subscriber Code: 813P004

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:RECEIVED FROM DAVID MAX DAUGHERTY SSN: 232-04-9020

Reporting to Credit Bureau:Checked CIS No signature docs found in CIS & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account.

7092244537	12/3/2013	6:50:12 AM	Rajina Robert	RS	ACDVFC	Discrepancy (NAME, ADD, SSN):; Address Details: M Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV
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DAVID MAX DAUGHERTY

Control Number: 33281462602301

Subscriber Code: 813P004

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:RECEIVED FROM DAVID MAX DAUGHERTY SSN: 232-04-9020

Reporting to Credit Bureau:Checked CIS No signature docs found in CIS & the borrower's SSN is matching, Verified in real servicing. Hence He/She is Responsible/Liable on the Account.

Discrepancy (NAME, ADD, SSN):; Address Details: M

7092244537	12/3/2013	6:50:15 AM	Rajina Robert	GC	CRIVL	Invalid/Inaccurate Credit Dispute Received
7092244537	12/3/2013	6:50:17 AM	Rajina Robert	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	12/3/2013	8:30:32 AM	Kusum V	RS	ACDVRC	BWR Automated CDV

DAVID MAX DAUGHERTY

Control Number: 33281462602302

Subscriber Code: 9823004

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY

SSN: 232-04-9020

Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.

Discrepancy (NAME, ADD, SSN): none.

7092244537	12/3/2013	8:30:36 AM	Kusum V	RS	ACDVFC	
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"Please note: Litton loan, information updated as per LSAMS and RADAR."
Details: jk
Form Completed and Sent Electronically (It is not mailed);

BWR Automated CDV

DAVID MAX DAUGHERTY

Control Number: 33281462602302

Subscriber Code: 9823004

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY

SSN: 232-04-9020

Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.

Discrepancy (NAME, ADD, SSN): none.

"Please note: Litton loan, information updated as per LSAMS and RADAR."
Details: k

7092244537	12/3/2013	8:30:37 AM	Kusum V	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	12/4/2013	12:01:20 AM	Anjali Balakrishnan	RS	ACDVRC	<p>BWR Automated CDV</p> <p>TINA MARIE DAUGHERTY</p> <p>Control Number: 33960640300301</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from TINA MARIE DAUGHERTY</p> <p>SSN: 232-94-0351</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p>
7092244537	12/4/2013	12:01:24 AM	Anjali Balakrishnan	RS	ACDVFC	<p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: 0</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>TINA MARIE DAUGHERTY</p> <p>Control Number: 33960640300301</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from TINA MARIE DAUGHERTY</p> <p>SSN: 232-94-0351</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p>
7092244537	12/4/2013	12:01:27 AM	Anjali Balakrishnan	RS	CRINQ	<p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: 0</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>

7092244537	12/8/2013	10:39:48 PM	Dinesh Subbanna	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 12/4/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Shortage = \$434.75</p> <p>Total Capitalization = \$604.56</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$406.39 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604.56 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604.56 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	12/15/2013	10:50:42 PM	Dinesh Subbanna	ES	NEPQ	<p>Breakdown as Follows:</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 12/5/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Deposit = \$318.18</p> <p>Shortage / Deposit = \$318.18</p> <p>Delinquent Tax = \$0</p> <p>& I = \$0</p> <p>Tax P</p>
7092244537	12/26/2013	5:33:12 AM	Daniel A Rochford	ES	NEPQ3	<p>- This Comment was auto-generated in batch mode.</p> <p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 12/19/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Shortage = \$539.74</p> <p>Total Capitalization = \$604.56</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$507.93 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604.56 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604.56 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>

ID	Date	Time	Name	Code	Category	Details
7092244537	12/28/2013	5:46:35 AM	Daniel A Rochford	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 12/20/2013</p> <p>Escrow Payment = \$206.53</p> <p>Total Deposit = \$524.71</p> <p>Shortage / Deposit =\$524.71</p> <p>Delinquent Tax =\$0 & I = \$0</p> <p style="text-align: right;">Tax P</p>
7092244537	12/31/2013	12:56:32 AM	Background processor	FORM	EARL	- This Comment was auto-generated in batch mode.
7092244537	12/31/2013	9:55:56 PM	Background processor	PYMT		Early Late Notice
7092244537	12/31/2013	9:56:45 PM	Background processor	CS	ACHW	<p>Payment received from Outsource for \$968.08 Source OAC - oach1231 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2013123101807394</p> <p>ACH Creation through WEB</p>
7092244537	1/2/2014	5:45:23 PM	Alex Lombardo	GC		<p>Account Reported To Credit Bureau (as of 11/30/13)LPI: 10/26/13 UPB: 81,127 Mthly Pmt: 968 Status: 11 [Current] Compliance Cond. Code: XB[Acct in Dispute] Original Charge Off Amt: 0 Payment History[24 Mons]: 00000001000000000104323B</p>
7092244537	1/3/2014	11:08:21 PM	BinuK Chellan	CSH	OACHWCONF	<p>One-Time ACH created in Web. Re-triggering letter since the automated letter generation failed.</p> <p>.</p>
7092244537	1/12/2014	7:58:51 PM	Daniel A Rochford	ES	NEPQ3	<p>One-Time ACH created in Web. Re-triggering letter since the automated letter generation failed.</p> <p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 1/3/2014</p> <p>Escrow Payment = \$206.53</p> <p>Total Shortage = \$438.2</p> <p>Total Capitalization = \$604.56</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$609.47 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604.56 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$604.56 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	1/13/2014	1:43:57 AM	Daniel A Rochford	ES	NEPQ	<p>Breakdown as Follows:</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 1/3/2014</p> <p>Escrow Payment = \$206.53</p> <p>Total Deposit = \$423.17</p> <p>Shortage / Deposit =\$423.17</p> <p>Delinquent Tax =\$0 & I = \$0</p> <p style="text-align: right;">Tax P</p>

- This Comment was auto-generated in batch mode.

7092244537	1/15/2014	5:17:39 AM	Anjali Balakrishnan	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 2109313360001</p> <p>Subscriber Code: 3900947</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p>
7092244537	1/15/2014	5:17:45 AM	Anjali Balakrishnan	RS	ACDVFC	<p>Details: 0</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 2109313360001</p> <p>Subscriber Code: 3900947</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p>
7092244537	1/15/2014	5:17:47 AM	Anjali Balakrishnan	RS	CRINQ	<p>Details: 0</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	1/15/2014	6:15:55 PM	Alex Lombardo	GC		<p>Account Reported To Credit Bureau (as of 12/31/13)LPI: 12/26/13 UPB: 80,711</p> <p>Mthly Pmt: 968 Status: 11 [Current] Compliance Cond. Code: XB[Acct in Dispute] Original Charge Off Amt: 0 Payment History[24 Mons]:</p> <p>000000001000000000104323</p>

7092244537	1/16/2014	5:55:11 AM	Suresh V K	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994010017721125</p> <p>Subscriber Code: 605FM50178</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:11:Current account.</p> <p>Date of Account Information 09-01-2011</p> <p>Reporting to Credit Bureau:05:Account transferred to another office as of 11-01-2011.</p> <p>Payment Rating 0:Current account</p> <p>Discrepancy (NAME, ADD, SSN):address</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR"</p> <p>Details: ,</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p>
7092244537	1/16/2014	5:55:17 AM	Suresh V K	RS	ACDVFC	<p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994010017721125</p> <p>Subscriber Code: 605FM50178</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:11:Current account.</p> <p>Date of Account Information 09-01-2011</p> <p>Reporting to Credit Bureau:05:Account transferred to another office as of 11-01-2011.</p> <p>Payment Rating 0:Current account</p> <p>Discrepancy (NAME, ADD, SSN):address</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR"</p> <p>Details: ,</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	1/16/2014	5:55:18 AM	Suresh V K	RS	CRINQ	<p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994010017721125</p> <p>Subscriber Code: 605FM50178</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:11:Current account.</p> <p>Date of Account Information 09-01-2011</p> <p>Reporting to Credit Bureau:05:Account transferred to another office as of 11-01-2011.</p> <p>Payment Rating 0:Current account</p> <p>Discrepancy (NAME, ADD, SSN):address</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR"</p> <p>Details: ,</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>

7092244537	1/16/2014	7:04:54 AM	Kusum V	RS	ACDVRC	<p>BWR Automated CDV</p> <p>TINA MARIE DAUGHERTY</p> <p>Control Number: 33960640300603</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address and First Name.</p>
7092244537	1/16/2014	7:05:00 AM	Kusum V	RS	ACDVFC	<p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: k</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>TINA MARIE DAUGHERTY</p> <p>Control Number: 33960640300603</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address and First Name.</p>
7092244537	1/16/2014	7:05:03 AM	Kusum V	RS	CRINQ	<p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: k</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>

Case Number	Date	Time	Name	Initials	Code	Message
7092244537	1/16/2014	7:54:43 AM	Suresh V K	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462602705</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:11:Current account.</p> <p>Date of Account Information 09-30-2011</p> <p>Reporting to Credit Bureau:05:Account transferred to another office as of 11-01-2011.</p> <p>Payment Rating - 0:Current account</p> <p>Discrepancy (NAME, ADD, SSN):Address</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR"</p>
7092244537	1/16/2014	7:54:48 AM	Suresh V K	RS	ACDVFC	<p>Details: ,</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462602705</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:11:Current account.</p> <p>Date of Account Information 09-30-2011</p> <p>Reporting to Credit Bureau:05:Account transferred to another office as of 11-01-2011.</p> <p>Payment Rating - 0:Current account</p> <p>Discrepancy (NAME, ADD, SSN):Address</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR"</p>
7092244537	1/16/2014	7:54:50 AM	Suresh V K	RS	CRINQ	<p>Details: ,</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>

Case Number	Date	Time	Name	Initials	Code	Details
7092244537	1/17/2014	12:45:16 AM	Suresh V K	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994010017721127</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.</p>
7092244537	1/17/2014	12:45:22 AM	Suresh V K	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):Name, Address Details: , Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994010017721127</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.</p>
7092244537	1/17/2014	12:45:36 AM	Suresh V K	GC	CRIVL	<p>Discrepancy (NAME, ADD, SSN):Name, Address Details: , Invalid/Inaccurate Credit Dispute Received</p>
7092244537	1/17/2014	12:45:44 AM	Suresh V K	RS	CRINQ	<p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	1/17/2014	12:48:32 AM	Suresh V K	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994010017721126</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>SSN: 232-04-9020</p>

Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.

Discrepancy (NAME, ADD, SSN):Name, Address Details: ,

7092244537	1/17/2014	12:48:38 AM	Suresh V K	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV
						DAVID MAX DAUGHERTY Control Number: 99994010017721126 Subscriber Code: 465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020 SSN: 232-04-9020 Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.
7092244537	1/17/2014	12:48:49 AM	Suresh V K	GC	CRIVL	Discrepancy (NAME, ADD, SSN):Name, Address Details: , Invalid/Inaccurate Credit Dispute Received
7092244537	1/17/2014	12:48:56 AM	Suresh V K	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	1/17/2014	5:00:21 AM	A, Shanu	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY Control Number: 33281462602701 Subscriber Code: 813P004 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID Reporting received from Credit Bureau:Received from.DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: The brw has signed the note, hence responsible, SSN matches, checked CIS Discrepancy (NAME, ADD, SSN):; Address Details: ,

Case Number	Date	Time	Name	Initials	Code	Details
7092244537	1/17/2014	5:00:25 AM	A, Shanu	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 33281462602701 Subscriber Code: 813P004 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID Reporting received from Credit Bureau:Received from.DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: The brw has signed the note, hence responsible, SSN matches, checked CIS
7092244537	1/17/2014	5:00:26 AM	A, Shanu	GC	CRIVL	Discrepancy (NAME, ADD, SSN):; Address Details: , Invalid/Inaccurate Credit Dispute Received
7092244537	1/17/2014	5:00:28 AM	A, Shanu	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	1/17/2014	6:37:40 AM	Daniel Wesley	RS	ACDVRC	BWR Automated CDV TINA M DAUGHERTY Control Number: 99994012013988067 Subscriber Code: 605FM50178 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from TINA M DAUGHERTY SSN: 232-94-0351 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): SSN not matching "Please note: Litton loan, information updated as per LSAMS and RADAR." Details: dj
7092244537	1/17/2014	6:37:48 AM	Daniel Wesley	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV TINA M DAUGHERTY Control Number: 99994012013988067 Subscriber Code: 605FM50178 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from TINA M DAUGHERTY SSN: 232-94-0351 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): SSN not matching

"Please note: Litton loan, information updated as per LSAMS and RADAR."

Details: crinq

7092244537	1/17/2014	6:37:51 AM	Daniel Wesley	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	1/18/2014	5:04:25 PM	Background processor	BNOT		As of 01/18/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
7092244537	1/31/2014	12:57:35 AM	Background processor	FORM	EARL	Early Late Notice
7092244537	2/3/2014	7:40:09 PM	Background processor	PYMT		Payment received from Outsource for \$968.08 Source SP7 - sp0203 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 13676107
7092244537	2/3/2014	7:40:11 PM	Background processor	BNOT		As of 02/03/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
7092244537	2/5/2014	8:44:15 PM	Arjun Nag, R	AR	ARML	ARM Department Sent Correspondence 120 day balloon letter sent
7092244537	2/11/2014	10:16:54 PM	Dawn Stoner	GC		- This Comment was auto-generated in batch mode. Account Reported To Credit Bureau (as of 01/31/14)LPI: 12/26/13 UPB: 80,711 Mthly Pmt: 968 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 000000000100000000010432
7092244537	2/23/2014	9:52:48 PM	Daniel A Rochford	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 2/20/2014 Escrow Payment = \$207.31 Total Shortage = \$102.17 Total Capitalization = \$1259.89 Borrower Paid MI Premium = \$0 Escrow Balance = \$97.11 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1259.89 Breakdown as Follows: Hazard Disbursements During Trial Period = \$1259.89 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0

ID	Date	Time	Name	Code	Code	Details
7092244537	2/26/2014	7:14:57 AM	Daniel A Rochford	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 2/19/2014</p> <p>Escrow Payment = \$207.31</p> <p>Total Deposit = \$740.13</p> <p>Shortage / Deposit = \$740.13</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p style="text-align: right;">Tax</p>
7092244537	3/3/2014	2:32:48 AM	Background processor	FORM	EARL	<p>- This Comment was auto-generated in batch mode.</p> <p>Early Late Notice</p>
7092244537	3/4/2014	9:42:09 PM	Background processor	PYMT		<p>Payment received from Outsource for \$968.08 Source OAC - oach0304 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014030302175355</p>
7092244537	3/4/2014	9:42:11 PM	Background processor	BNOT		<p>As of 03/04/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu</p>
7092244537	3/4/2014	9:42:13 PM	Background processor	CS	ACHW	<p>ACH Creation through WEB</p>
7092244537	3/9/2014	4:44:56 AM	Anu Kurian	GC		<p>Account Reported To Credit Bureau (as of 02/28/14)LPI: 01/26/14 UPB: 80,500 Mthly Pmt: 968 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mons]: 000000000010000000001043</p>
7092244537	3/9/2014	10:46:53 PM	Daniel A Rochford	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 3/4/2014</p> <p>Escrow Payment = \$207.31</p> <p>Total Shortage = \$1362.06</p> <p>Total Capitalization = \$0</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$97.11 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$0</p> <p>Breakdown as Follows:</p> <p> Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0</p> <p> Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0</p> <p> Delinquent Taxes Due = \$0</p>

ID	Date	Time	Name	ES	NEPQ	Details
7092244537	3/10/2014	6:56:41 AM	Daniel A Rochford	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 3/4/2014</p> <p>Escrow Payment = \$207.31</p> <p>Total Deposit = \$740.13</p> <p>Shortage / Deposit = \$740.13</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p style="text-align: right;">Tax</p>
7092244537	3/13/2014	4:07:22 AM	Mohammed Sabir	SU	SCRANACT	<p>- This Comment was auto-generated in batch mode.</p> <p>Verified from DMDC website, but not on Active duty</p>
7092244537	3/14/2014	7:12:26 AM	Anjali Balakrishnan	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994068008068130</p> <p>Subscriber Code: 605FM50178</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p>
7092244537	3/14/2014	7:12:31 AM	Anjali Balakrishnan	RS	ACDVFC	<p>Details: 0</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994068008068130</p> <p>Subscriber Code: 605FM50178</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: 0</p>

7092244537	3/14/2014	7:12:34 AM	Anjali Balakrishnan	GC	CRLTON	Credit Reporting Dispute Due Prior Servicier Litton Root Cause Unknown.
7092244537	3/14/2014	7:12:36 AM	Anjali Balakrishnan	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	3/17/2014	7:10:35 PM	Background processor	IVR	IVRC	CUSTOMER CONTACT VIA IVR
7092244537	3/17/2014	7:16:57 PM	Background processor	IVR	IVRC	ISN RCK: 2714 RCD: 80417581ANI: 3046153238 CUSTOMER CONTACT VIA IVR
7092244537	3/17/2014	7:32:48 PM	Rajani T R	CU	CUST	ISN RCK: 3120 RCD: 80418095ANI: 3046153238 Phone Call In; Customer Contact; Talked to David Daugherty and verified full name.. SCRIPT ID: VERIFYSSN
7092244537	3/17/2014	7:39:20 PM	Rajani T R	CL	CNOC	Phone Call In; Customer Contact-No Commitment; Customer inquired about the payment due on the account. Advised customer the amount due and customer stated they would not be able to make a payment at this time. Asked customer if they wanted a breakdown of the total reinstatement amount and customer stated no. . SCRIPT ID: PAYMENT 21
7092244537	3/17/2014	7:45:08 PM	Rajani T R	WQ		Phone Call In; Contact Info Provided; Caller wanted the fax number for the Research Department. Advised it was 1-407-737-6375. SCRIPT ID: FAX NUMBER LIST
7092244537	3/17/2014	7:47:02 PM	Rajani T R	CS	ICRR	Phone Call In; Credit Reporting Inquiry; Borrower inquired about credit reporting in 2013. For March, the loan was reported correctly as Current.For June, the loan was reported correctly as Current.For July, the loan was reported correctly as Current. SCRIPT ID: CREDIT REPORT 3
7092244537	3/17/2014	7:47:35 PM	Rajani T R	CS	ICRR	Phone Call In; Credit Reporting Inquiry; Borrower inquired about credit reporting in 2013. For March, the loan was reported correctly as Current.For June, the loan was reported correctly as Current.For July, the loan was reported correctly as Current. SCRIPT ID: CREDIT REPORT 3
7092244537	3/17/2014	7:47:35 PM	Rajani T R	WQ		Phone Call In; Contact Info Provided; Borrower disagreed with credit reporting. Provided borrower with contact information for Research Department to dispute the reporting. SCRIPT ID: CREDIT REPORT 3
7092244537	3/17/2014	7:49:27 PM	Rajani T R	WQ		Call Ended. SCRIPT ID: END SCRIPT
7092244537	3/17/2014	7:50:38 PM	Rajani T R	WQ		Phone Call In; Note; RSHS not raised as cust will send the proof to research
7092244537	3/17/2014	7:57:29 PM	Rajani T R	CS	ICRR	Phone Call In; Credit Reporting Inquiry; reported as 30 days late in march 2013.please ignore the previous comment for march 2013
7092244537	3/18/2014	2:42:56 AM	Kusum V	RS	ACDVRC	BWR Automated CDV

DAVID MAX DAUGHERTY

Control Number: 33960640300603

Subscriber Code: 9823004

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY SSN: 232-04-9020

Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.

Discrepancy (NAME, ADD, SSN): Address

"Please note: Litton loan, information updated as per LSAMS and RADAR."
Details: k

Case Number	Date	Time	Name	Role	Code	Comments
7092244537	3/18/2014	2:42:58 AM	Kusum V	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 33960640300603 Subscriber Code: 9823004 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address "Please note: Litton loan, information updated as per LSAMS and RADAR." Details: k Credit Reporting Dispute Due Prior Servicier Litton Root Cause Unknown.
7092244537	3/18/2014	2:43:02 AM	Kusum V	GC	CRLTON	
7092244537	3/18/2014	2:43:05 AM	Kusum V	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	3/19/2014	3:22:20 PM	Adeep Pradhan	CL	NOACTION	No Action Taken On Collection Screen
7092244537	3/19/2014	3:22:50 PM	Adeep Pradhan	RS	WCCRF	Written Customer Correspondence Received via Fax
7092244537	3/19/2014	3:23:04 PM	Adeep Pradhan	RS	WCCD	Customer Credit Inquiry
7092244537	3/19/2014	3:23:07 PM	Adeep Pradhan	RS	RSDR	Customer Dispute Received
7092244537	3/20/2014	7:13:51 AM	K, Lokesh S	RS	RACRR	Please refer to the PDRACRR or the comments below. {1}; borrower states that a report from Equifax shows incorrect details of the loan(balance owed by borrower), please report as per the contractual status to all the 4 credit Bureaus. Details: . No Action Taken On Collection Screen
7092244537	3/20/2014	7:14:05 AM	K, Lokesh S	CL	NOACTION	
7092244537	3/20/2014	7:14:07 AM	Background processor	CORR	WCDR	WRITTEN DISPUTE CORRESPONDENCE RECEIVED
7092244537	3/21/2014	2:40:25 AM	Suresh V K	RS	RACC	- ACKNOWLEDGEMENT LETTER REQUEST SUBMITTED Research agent credit request complete;
						AUD Control Number: 69189581 Updated and reported the current balance of the loan as 80,499.78 as per transaction history to all the 4 credit bureaus. Reason: Borrower states that a report from Equifax shows incorrect details of the loan(balance owed by borrower), please report as per the contractual status to all the 4 credit Bureaus.

Details: ,

7092244537	3/21/2014	2:40:30 AM	Suresh V K	GC	CROTH	Credit Reporting Dispute Due To Other: Explanation Required ;
7092244537	3/21/2014	2:40:33 AM	Suresh V K	RS	CRINQ	Updated and reported the current balance of the loan as 80,499.78 as per transaction history to all the 4 credit bureaus. CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	3/21/2014	8:11:43 AM	K, Lokesh S	CL	NOACTION	No Action Taken On Collection Screen
7092244537	3/22/2014	6:37:58 AM	Daniel A Rochford	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 3/20/2014 Escrow Payment = \$207.31 Total Shortage = \$207.94 Total Capitalization = \$1259.89 Borrower Paid MI Premium = \$0 Escrow Balance = \$198.65 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1259.89 Breakdown as Follows: Hazard Disbursements During Trial Period = \$1259.89 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0 BWR Automated CDV
7092244537	3/23/2014	11:29:37 PM	Rajkumar Singh	RS	ACDVRC	DAVID MAX DAUGHERTY Control Number: 99994068008068132 Subscriber Code: 465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS Discrepancy (NAME, ADD, SSN):; add Details: r

7092244537	3/23/2014	11:29:41 PM	Rajkumar Singh	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed);
						BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994068008068132
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS
7092244537	3/23/2014	11:29:42 PM	Rajkumar Singh	GC	CRIVL	Discrepancy (NAME, ADD, SSN):: add Details: r Invalid/Inaccurate Credit Dispute Received
7092244537	3/23/2014	11:29:44 PM	Rajkumar Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	3/23/2014	11:31:40 PM	Rajkumar Singh	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994068008068131
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS
7092244537	3/23/2014	11:31:44 PM	Rajkumar Singh	RS	ACDVFC	Discrepancy (NAME, ADD, SSN):: add Details: r Form Completed and Sent Electronically (It is not mailed);
						BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994068008068131
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS
7092244537	3/23/2014	11:31:45 PM	Rajkumar Singh	GC	CRIVL	Discrepancy (NAME, ADD, SSN):: add Details: r Invalid/Inaccurate Credit Dispute Received
7092244537	3/23/2014	11:31:47 PM	Rajkumar Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED

7092244537	3/24/2014	4:41:46 AM	Daniel A Rochford	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 3/19/2014</p> <p>Escrow Payment = \$207.31</p> <p>Total Deposit = \$845.9</p> <p>Shortage / Deposit = \$845.9</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p style="text-align: right;">Tax</p>
7092244537	3/24/2014	6:32:57 AM	Puttur, Rahul	RS	ACDVRC	<p>- This Comment was auto-generated in batch mode.</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number:33281462603104</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS</p>
7092244537	3/24/2014	6:33:02 AM	Puttur, Rahul	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):; ADD Details: 0</p> <p>Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number:33281462603104</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS</p>
7092244537	3/24/2014	6:33:04 AM	Puttur, Rahul	GC	CRIVL	<p>Discrepancy (NAME, ADD, SSN):; ADD Details: .0</p> <p>Invalid/Inaccurate Credit Dispute Received</p>
7092244537	3/24/2014	6:33:11 AM	Puttur, Rahul	RS	CRINQ	<p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	3/26/2014	12:13:36 PM	Kirstein, Ryan	RS	WCCRM	<p>Written Customer Correspondence Received via Mail</p>
7092244537	3/26/2014	2:18:26 PM	Sunil Kumar	PD	RECM	<p>Research Comment</p> <p>{1}</p> <p>{2}; Additional correspondence received via PO.Batch, please incorporate with the ongoing research</p>

7092244537	3/26/2014	3:34:58 PM	Yanira Febres	OM	CPBR	Consumer Financial Protection Bureau Dispute Received; rEFNUM 4094931
						<p>; Hi, I have a mortgage loan with Ocwen Financial Loan Services that matures in July 2014 with a balloon payment due at that time. My balance is roughly \$80,000 and the value of my house is \$165,000. I will need to refinance to keep my house. We did have some bad financial times a few years ago and just recently I have about all of my accounts paid off. I hired a credit repair company that helped a good bit. I have been not getting very good responses with finance companies. I usually getting monthly reports from Experion , but a couple weeks ago I ordered credit reports from all 3 reporting agencies. Equifax shows on my credit report that I was late on my mortgage payment by 120 days in March, June, July, October and December 2014. They also show that I am currently past due by \$6,178.00. The only time I was late was the first week of March when our pension check did not get processed in time and a week went by when we caught it. It was paid immediately when discovered. We have not been late at anytime since then and we do not owe any past due amount. The problem is that we have disputed this 3 times with Equifax and they will not remove it insisting it is correct. I called Ocwen and they claim I need to take my complaint to Equifax. I told Ocwen that we have disputed it. I sent a fax with my complaint to Ocwen stating this and I sent a copy also by registered mail as a backup. I believe my consumer rights are being violated and with this false information being posted there is no way I will be able to refinance. I would also consider this being done by Ocwen to profit from my equity. I noticed on Ocwen website where you can look up your monthly statements and account information, June and July are blank. I have copies of the credit report and Ocwen monthly statements if you need them. I am going to also file a complaint against Equifax.</p>
7092244537	3/26/2014	3:35:50 PM	Yanira Febres	OM	1ACE	Acknowledgement letter sent; March 26, 2014

David Daugherty

35 Valley View Dr.

Vienna, WV 26105

RE: Case No: 140326-000036

OLS Loan No.: 7092244537

Dear David Daugherty:

The Office of the Consumer Ombudsman would like to thank you for your recent inquiry regarding the above referenced loan received through the Consumer Financial Protection Bureau (CFPB). This office will review the servicing of the loan in relation to the issues raised. It is our goal to complete this review within ten (10) business days from receipt of your correspondence.

If the servicing of the loan was assigned, sold or transferred to Ocwen from a prior servicer, we may be required to obtain information concerning the loan from the prior servicer. The process of obtaining this information takes time, but we are committed to responding within the aforementioned ten (10) business day period.

Upon completion of our review, we will provide a written response via the Consumer Financial Protection Bureau (CFPB) Website.

Sincerely,

Office of the Consumer Ombudsman

Ocwen Loan Servicing, LLC

NMLS # 1852

7092244537	3/27/2014	1:55:57 AM	Background processor	CORR	WCDR	WRITTEN DISPUTE CORRESPONDENCE RECEIVED
7092244537	3/31/2014	12:14:21 AM	Background processor	FORM	EARL	- ACKNOWLEDGEMENT LETTER REQUEST SUBMITTED Early Late Notice
7092244537	3/31/2014	9:46:54 PM	Background processor	CS	ACHW	ACH Creation through WEB
7092244537	3/31/2014	9:55:17 PM	Background processor	PYMT		Payment received from Outsource for \$968.08 Source OAC - oach0331 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014033102337084
7092244537	3/31/2014	9:55:19 PM	Background processor	BNOT		As of 03/31/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
7092244537	4/3/2014	6:55:46 AM	Daniel A Rochford	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 4/2/2014 Escrow Payment = \$207.31 Total Shortage = \$207.94 Total Capitalization = \$1259.89 Borrower Paid MI Premium = \$0 Escrow Balance = \$198.65 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1259.89 Breakdown as Follows: Hazard Disbursements During Trial Period = \$1259.89 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0

7092244537	4/7/2014	8:28:22 AM	K, Lokesh S	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/7/2014	8:40:13 AM	K, Lokesh S	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/8/2014	10:53:20 AM	Isha Parashar	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/8/2014	10:53:47 AM	Isha Parashar	WFCAN		Take clari from OMB team if they will research as the OMB WF is open ont he loan.Task: Please see response letter in the database, Has Been Cancelled On: 04/08/2014
7092244537	4/8/2014	3:25:58 PM	Richard Hightower	OM	CPBC	Consumer Financial Protection Bureau Dispute Completed; ; The Office of the Consumer Ombudsman for Ocwen Loan Servicing, LLC (Ocwen) would like to take this opportunity to respond to your recent concern regarding the referenced loan. The Consumer Ombudsman was created to provide Ocwen's customers with a resource to assist with unresolved concerns and issues.

Ocwen is obligated to report the loan accurately to the credit bureaus, based on the contractual due date. Further, if payments are not received within the thirty (30) days of the month, then the account would be reported as delinquent. The March 26, 2013 payment was received on April 30, 2013, which was 30-59 days past due, therefore, the credit reporting is valid.

A further review indicates that on March 21, 2014, our office submitted a request to the four major credit reporting agencies, Equifax, TransUnion, Experian, and Innovis, to reflect the current balance on the loan in the amount of \$80,499.78. The confirmation number for this electronically submitted update is 69189581. Ocwen reports to Equifax, TransUnion, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct your credit file. Unfortunately, Ocwen is unable to control when the credit reporting agencies will update their records. In the interim, you may use this letter as evidence that the request has been submitted.

As of the date of this letter, your loan is due for the April 26, 2014 payment. If you require any further assistance regarding your loan, you may contact Ocwen's Customer Care Center at (800) 746-2936.

The Office of the Consumer Ombudsman is your advocate in ensuring that Ocwen's servicing of the loan remains fair, reasonable and proper. If you still have unresolved issues, please feel free to contact this office at (800) 390-4656.

Sincerely,

The Office of the Consumer Ombudsman

Ocwen Loan Servicing

NMLS # 1852

7092244537	4/8/2014	11:04:54 PM	Chandra Kumar	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/8/2014	11:04:56 PM	Mohammed Sabir	SU	SCRANACT	Verified from DMDC website, but not on Active duty
7092244537	4/10/2014	5:39:06 AM	Chandra Kumar	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/11/2014	2:38:15 AM	Background processor	CS	2ACK	Second Acknowledgement letter sent
7092244537	4/18/2014	5:28:01 AM	Sai Nennuru	WFCAN		reject closed

Task: Please see details in the database, Has Been Cancelled On: 04/18/2014

7092244537	4/19/2014	3:38:22 AM	Sufaija Valavath	PD	RECM	<p>Research Comment</p> <p>{1}</p> <p>{2}; S:\Residential Servicing 2\RESEARCH\RESEARCH\Research 1\Research Faxes\2012\2014\MARCH 2014\03-26-14\Mail\7092244537</p>
7092244537	4/19/2014	3:44:28 AM	Sufaija Valavath	CS	INVALID	<p>S:\Residential Servicing 2\RESEARCH\RESEARCH\Research 1\Research Faxes\2012\2014\MARCH 2014\03-19-14\Fax\7092244537</p> <p>Invalid Research Request.</p>
7092244537	4/19/2014	3:44:28 AM	Sufaija Valavath	RS	CRINV	INVALID/ERRONEOUS CR DISPUTE
7092244537	4/19/2014	3:44:30 AM	Sufaija Valavath	CORR	WCDC	<p>CUSTOMER INQUIRY COMPLETED;Please refer to RLML/ RLFX/ RLEL/ RELM execution codes for letter dispatch confirmation. Details: .</p> <p>April 19, 2014</p> <p>David Daugherty</p> <p>35 Valley View Drive</p> <p>Vienna, WV 26105</p> <p>RE: LOANNUMBER: 7092244537</p> <p>Property Address: 35 Valley View Dr</p> <p>Vienna, WV 26105</p> <p>Dear Mr.David Daugherty</p> <p>OCWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:</p> <p>Concern: You requested us to remove the delinquent reporting referenced in your correspondence.</p> <p>Response: When a payment is not received within thirty (30) days from the due date, the loan is reported as delinquent to the credit bureaus. A review of the loan indicates that the payment for the month of March 2013 was delinquent and that the credit reporting submitted correctly reflected the delinquent status. We are obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed. If you still believe the reporting is incorrect and you have evidence that the payment(s) was received on time, please provide us with this evidence so that we may research this matter further.</p> <p>We have submitted a request for the Ocwen's Payment Reconciliation History to be sent to your attention which reflects all credits and disbursements made to the loan by Ocwen and the resulting loan status.</p> <p>As indicated in the Ombudsman letter dated April 8, 2014, 'on March 21, 2014, our office submitted a request to the four major credit reporting agencies, Equifax, TransUnion, Experian, and Innovis, to reflect the current balance on the loan in the amount of \$80,499.78. The confirmation number for this</p>

electronically submitted update is 69189581.

Ocwen reports to Equifax, TransUnion, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct your credit file. Unfortunately, Ocwen is unable to control when the credit reporting agencies will update their records. In the interim, you may use this letter as evidence that the request has been submitted.

As of the date of this letter, your loan is due for the April 26, 2014 payment. If you require any further assistance regarding your loan, you may contact Ocwen's Customer Care Center at (800) 746-2936.

We trust the information provided has fully addressed your concern. Please visit our website (www.ocwen.com) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after speaking with our Research Department you still have questions or concerns, please feel free to contact the OCWEN consumer advocate by email through OCWEN's website or by phone at (800) 390-4656. You may also send written correspondence to the following address:

Sincerely,

K, Lokesh S

Research Department

OCWEN

Details: ,,

7092244537	4/19/2014	3:44:41 AM	Sufaija Valavath	RS	RSISUM	Research- Incoming issue summary; disputed the reporting
7092244537	4/19/2014	3:44:48 AM	Sufaija Valavath	RS	RSOSUM	Research - Outgoing response summary; Validated the same
7092244537	4/19/2014	3:45:12 AM	Sufaija Valavath	CS	RTNO	Request Taken No Fee ; For FEE73 - Transaction History Amount \$0.00
7092244537	4/19/2014	3:45:14 AM	Sufaija Valavath	CORR	RLTP	Verbal Request for Transaction History Received
Requestor Details Are As Follows:						
Requestor Name: David						
Requestor Company :						
Requestor Phone: 1111111111						
Requested Letter To Be Sent Through						

MAIL:

Mail Address1: 35 Valley View Dr,,Vienna,WV,26105

Details: sv

7092244537	4/19/2014	3:45:28 AM	Sufaija Valavath	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/19/2014	3:55:28 AM	Sufaija Valavath	PD	DISR	DISPUTE RESOLVED/COMPLETED
7092244537	4/21/2014	12:39:26 AM	Background processor	CU	LHEX	Payment History successfully executed By REALDoc
7092244537	4/22/2014	5:48:08 AM	Daniel A Rochford	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 4/22/2014 Escrow Payment = \$207.31 Total Shortage = \$0 Total Capitalization = \$1873.79 Borrower Paid MI Premium = \$0 Escrow Balance = \$300.19 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1873.79 Breakdown as Follows: Hazard Disbursements During Trial Period = \$1259.89 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$613.9 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0 Research Letter Mailed Previous Business Day {1} New-Escrowed Payment Quote: Effective Date = 4/18/2014 Escrow Payment = \$207.31 Total Deposit = \$951.67 Shortage / Deposit = \$951.67 Delinquent Tax = \$0 P & I = \$0
7092244537	4/22/2014	12:54:23 PM	Risha Surve	PD	RLML	
7092244537	4/22/2014	6:29:50 PM	Daniel A Rochford	ES	NEPQ	

Tax

- This Comment was auto-generated in batch mode.

7092244537	4/23/2014	1:15:29 AM	Rajina Robert	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994091031165124</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau:11:Current account.</p> <p>Date of Account Information 01-01-2013</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p>
7092244537	4/23/2014	1:15:40 AM	Rajina Robert	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):; Address Details: M</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994091031165124</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau:11:Current account.</p> <p>Date of Account Information 01-01-2013</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p>
7092244537	4/23/2014	1:15:41 AM	Rajina Robert	GC	CRIVL	<p>Discrepancy (NAME, ADD, SSN):; Address Details: M</p> <p>Invalid/Inaccurate Credit Dispute Received</p>
7092244537	4/23/2014	1:15:57 AM	Rajina Robert	RS	CRINQ	<p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>

7092244537	4/23/2014	1:19:20 AM	Rajina Robert	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994091031165125</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau: 82:Account 120 days past the due date.</p> <p>Date of Account Information 03-24-2014</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p>
7092244537	4/23/2014	1:19:25 AM	Rajina Robert	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):; Address Details: M Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994091031165125</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau: 82:Account 120 days past the due date.</p> <p>Date of Account Information 03-24-2014</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p>
7092244537	4/23/2014	1:19:27 AM	Rajina Robert	RS	CRRPT	Discrepancy (NAME, ADD, SSN):; Address Details: M REPEAT DISPUTE
7092244537	4/23/2014	1:19:30 AM	Rajina Robert	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	4/28/2014	11:54:10 AM	Deepak Shukla	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/28/2014	12:24:43 PM	Deepak Shukla	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/28/2014	2:33:43 PM	Deepak Shukla	CL	NOACTION	No Action Taken On Collection Screen
7092244537	5/1/2014	12:24:18 AM	Background processor	FORM	EARL	Early Late Notice
7092244537	5/1/2014	7:46:08 AM	Lakshmi Hiriyannna	SU	SCRANACT	Verified from DMDC website, but not on Active duty
7092244537	5/1/2014	10:08:31 PM	Background processor	PYMT		Payment received from Outsource for \$968.08 Source OAC - oach0501 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014043002562241

7092244537	5/1/2014	10:08:33 PM	Background processor	BNOT		As of 05/01/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
7092244537	5/2/2014	6:46:43 AM	Daniel A Rochford	ES	NEPQ	New-Escrowed Payment Quote: Effective Date = 5/2/2014 Escrow Payment = \$207.31 Total Deposit = \$951.67 Shortage / Deposit = \$951.67 Delinquent Tax = \$0 P & I = \$0
						Tax
7092244537	5/2/2014	5:16:24 PM	Background processor	IVR	IVRC	- This Comment was auto-generated in batch mode. CUSTOMER CONTACT VIA IVR
7092244537	5/2/2014	5:18:12 PM	Allwyn	CU	CUST	ISN RCK: 2948 RCD: 184771306ANI: 3046153238 Phone Call In; Customer Contact; Talked to David Daugherty and verified last 4 digits of their SSN.. SCRIPT ID: VERIFYSSN
7092244537	5/2/2014	5:21:45 PM	Allwyn	CF	ACHOD	Phone Call In; ACH Offer Denied;
7092244537	5/2/2014	5:22:50 PM	Background processor	IVR	IVRC	CUSTOMER CONTACT VIA IVR
7092244537	5/2/2014	5:22:51 PM	Allwyn	CS	ICRR	ISN RCK: 3294 RCD: 184771993ANI: 3046153238 Phone Call In; Credit Reporting Inquiry; bwr called to get reserahc dept number as there was wcdc letter sent advsd bwr to call research as there is number in that letter bwr said he will call research Call Ended. SCRIPT ID: END SCRIPT
7092244537	5/2/2014	5:22:54 PM	Allwyn	WQ		
7092244537	5/2/2014	5:22:56 PM	Background processor	CS	ACHW	ACH Creation through WEB
7092244537	5/4/2014	1:44:55 AM	Rajina Robert	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY Control Number: 99994107053807123 Subscriber Code: 465FS01690 Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:The brw has signed the note, hence responsible, SSN matches, checked CIS Discrepancy (NAME, ADD, SSN):; Address Details: m

7092244537	5/4/2014	1:45:02 AM	Rajina Robert	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994107053807123
						Subscriber Code: 465FS01690
						Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:The brw has signed the note, hence responsible, SSN matches, checked CIS
7092244537	5/4/2014	1:45:03 AM	Rajina Robert	GC	CRIVL	Discrepancy (NAME, ADD, SSN):; Address Details: m Invalid/Inaccurate Credit Dispute Received
7092244537	5/4/2014	1:45:05 AM	Rajina Robert	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	5/4/2014	1:46:56 AM	Rajina Robert	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994107053807122
						Subscriber Code: 465FS01690
						Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:The brw has signed the note, hence responsible, SSN matches, checked CIS
7092244537	5/4/2014	1:47:03 AM	Rajina Robert	RS	ACDVFC	Discrepancy (NAME, ADD, SSN):; Address Details: m Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994107053807122
						Subscriber Code: 465FS01690
						Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020

Reporting to Credit Bureau:The brw has signed the note, hence responsible, SSN matches, checked CIS

Discrepancy (NAME, ADD, SSN):; Address Details: m

7092244537	5/4/2014	1:47:04 AM	Rajina Robert	GC	CRIVL	Invalid/Inaccurate Credit Dispute Received
7092244537	5/4/2014	1:47:06 AM	Rajina Robert	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	5/5/2014	10:59:48 AM	Deepak Shukla	CL	NOACTION	No Action Taken On Collection Screen
7092244537	5/6/2014	1:51:34 AM	Anjali Balakrishnan	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number:99994107053807121
						Subscriber Code: 605FM50178
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY
						SSN: 232-04-9020
						Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.
						Discrepancy (NAME, ADD, SSN): Address.
						"Please note: Litton loan, information updated as per LSAMS and RADAR."
7092244537	5/6/2014	1:52:23 AM	Anjali Balakrishnan	RS	ACDVFC	Details: 0 Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number:99994107053807121 Subscriber Code: 605FM50178 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address.
						"Please note: Litton loan, information updated as per LSAMS and RADAR."
7092244537	5/6/2014	1:52:38 AM	Anjali Balakrishnan	GC	CRLTON	Details: 0 Credit Reporting Dispute Due Prior Servicier Litton Root Cause Unknown.

7092244537	5/6/2014	1:52:39 AM	Anjali Balakrishnan	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	5/8/2014	12:23:50 AM	Suresh V K	RS	ACDVRC	BWR Automated CDV
						<p>DAVID MAX DAUGHERTY</p> <p>Control Number: 332814626035002</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.</p>
7092244537	5/8/2014	12:23:56 AM	Suresh V K	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):Address Details: ,</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p>
						<p>DAVID MAX DAUGHERTY</p> <p>Control Number: 332814626035002</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.</p>
7092244537	5/8/2014	12:23:58 AM	Suresh V K	GC	CRIVL	Discrepancy (NAME, ADD, SSN):Address Details: , Invalid/Inaccurate Credit Dispute Received
7092244537	5/8/2014	12:24:00 AM	Suresh V K	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	5/8/2014	12:34:13 AM	Suresh V K	CL	NOACTION	No Action Taken On Collection Screen
7092244537	5/9/2014	4:19:11 AM	Shalini Singh	RS	ACDVRC	BWR Automated CDV
						<p>DAVID MAX DAUGHERTY</p> <p>Control Number: 332814626035001</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p>

7092244537	5/9/2014	4:19:16 AM	Shalini Singh	RS	ACDVFC	<p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: S</p> <p>Form Completed and Sent Electronically (It is not mailed);</p>
7092244537	5/9/2014	4:19:18 AM	Shalini Singh	GC	CRLTON	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 332814626035001</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: S</p> <p>Credit Reporting Dispute Due Prior Servicier Litton Root Cause Unknown.</p>
7092244537	5/9/2014	4:19:20 AM	Shalini Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	5/13/2014	4:14:17 PM	Syed Abdul Jabbar	ES	INSDRA	Researched and to confirm the end date for insurance entered is correct.
7092244537	5/13/2014	4:14:46 PM	Syed Abdul Jabbar	ES	INSDRA	Researched and to confirm the end date for insurance entered is correct.
7092244537	5/13/2014	9:22:57 PM	Background processor	FORM		ACKNOWL Requested 03/20/2014
7092244537	5/17/2014	7:05:43 AM	Daniel A Rochford	ES	NEPQ	<p>Printed 04/01/2014</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 5/16/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p style="text-align: right;">Tax</p>

- This Comment was auto-generated in batch mode.

7092244537	5/17/2014	5:06:19 PM	Daniel A Rochford	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 5/17/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Shortage = \$0</p> <p>Total Capitalization = \$613.9</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$401.73 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$613.9 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$613.9 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	5/31/2014	1:49:01 AM	R, Sindhu	CL	NOACTION	<p>Breakdown as Follows:</p> <p>No Action Taken On Collection Screen</p>
7092244537	5/31/2014	2:00:42 AM	R, Sindhu	CL	NOACTION	No Action Taken On Collection Screen
7092244537	5/31/2014	3:44:07 AM	Background processor	FORM	EARL	Early Late Notice
7092244537	6/2/2014	10:10:03 PM	Background processor	CS	ACHW	ACH Creation through WEB
7092244537	6/2/2014	10:31:21 PM	Background processor	PYMT		<p>Payment received from Outsource for \$968.08 Source OAC - oach0602 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014053102799080</p> <p>As of 06/03/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu</p>
7092244537	6/3/2014	3:32:25 AM	Background processor	BNOT		
7092244537	6/5/2014	3:58:00 AM	Daniel A Rochford	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 6/6/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>& I = \$0</p> <p style="text-align: right;">Tax P</p>
7092244537	6/9/2014	10:43:11 AM	Background processor	IVR	IVRC	<p>- This Comment was auto-generated in batch mode.</p> <p>CUSTOMER CONTACT VIA IVR</p>
7092244537	6/9/2014	10:49:38 AM	Background processor	IVR	IVRC	<p>ISN RCK: 3110 RCD: 90970786ANI: 3042956161</p> <p>CUSTOMER CONTACT VIA IVR</p>
7092244537	6/9/2014	10:51:20 AM	Varona, Wilma	CU	CUST	<p>ISN RCK: 3803 RCD: 189910657ANI: 3042956161</p> <p>Phone Call In; Customer Contact; Talked to David Daugherty and verified last 4 digits of their SSN.. SCRIPT ID: VERIFYSSN</p>
7092244537	6/9/2014	10:57:28 AM	Varona, Wilma	CORR	CRL	<p>Phone Call In; Last 12 months reporting; Provided information about the most recent 12 months reporting that was provided to the 4 major credit bureaus. SCRIPT ID: AUTO LETTERS 1 B</p> <p>Requestor Details Are As Follows:</p> <p>Requestor Name: david daugherty</p> <p>Requestor Company : none</p> <p>Requestor Phone: 3042956161</p>

Requested Letter To Be Sent Through

EMAIL:

EMAIL Address1: fireboyl@suddenlink.net

7092244537	6/9/2014	10:58:32 AM	Varona, Wilma	CL	CNOC	Phone Call In; Customer Contact-No Commitment; Customer inquired about the payment due on the account. Advised customer the amount due and customer stated they would not be able to make a payment at this time. Asked customer if they wanted a breakdown of the total reinstatement amount and customer stated no. . SCRIPT ID: PAYMENT 21
7092244537	6/9/2014	11:00:13 AM	Varona, Wilma	WQ		Call Ended. borr asking for a ltr stating acct has been current; bec he will refi need to show that march ,june, july , sept & oct of 2013 is showing current; sd will send pmt for june within the nest 2 wks SCRIPT ID: END SCRIPT
7092244537	6/16/2014	8:30:35 AM	Rajkumar Singh	RS	ACDVRC	BWR Automated CDV

DAVID MAX DAUGHERTY

Control Number: 99994149043988129

Subscriber Code: 465FS01690

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020

Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS

7092244537	6/16/2014	8:30:39 AM	Rajkumar Singh	RS	ACDVFC	
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Discrepancy (NAME, ADD, SSN):; None Details: r
Form Completed and Sent Electronically (It is not mailed);

BWR Automated CDV

DAVID MAX DAUGHERTY

Control Number: 99994149043988129

Subscriber Code: 465FS01690

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020

Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS

7092244537	6/16/2014	8:30:40 AM	Rajkumar Singh	GC	CRIVL	Discrepancy (NAME, ADD, SSN):; None Details: r
7092244537	6/16/2014	8:30:42 AM	Rajkumar Singh	RS	CRINQ	Invalid/Inaccurate Credit Dispute Received
7092244537	6/16/2014	8:32:55 AM	Rajkumar Singh	RS	ACDVRC	CR - CREDIT INQUIRY DISPUTE RECEIVED

BWR Automated CDV

DAVID MAX DAUGHERTY

Control Number: 99994149043988128

Subscriber Code: 465FS01690

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS
						Discrepancy (NAME, ADD, SSN):: add Details: r
7092244537	6/16/2014	8:32:59 AM	Rajkumar Singh	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed);
						BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994149043988128
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS
7092244537	6/16/2014	8:33:16 AM	Rajkumar Singh	GC	CRIVL	Discrepancy (NAME, ADD, SSN):: add Details: r Invalid/Inaccurate Credit Dispute Received
7092244537	6/16/2014	8:33:25 AM	Rajkumar Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	6/17/2014	1:30:52 PM	Yanira Febres	CL	NOACTION	No Action Taken On Collection Screen
7092244537	6/19/2014	4:24:16 AM	Shalini Singh	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 332814626040001
						Subscriber Code: 813P004
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY
						SSN: 232-04-9020
						Reporting to Credit Bureau:Checked in CIS Brwr has signed the note hence liable.
7092244537	6/19/2014	4:24:20 AM	Shalini Singh	RS	ACDVFC	Discrepancy (NAME, ADD, SSN):: add Details: s Form Completed and Sent Electronically (It is not mailed);
						BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 332814626040001
						Subscriber Code: 813P004
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY
						SSN: 232-04-9020

Reporting to Credit Bureau:Checked in CIS Brwr has signed the note hence liable.

Discrepancy (NAME, ADD, SSN):; add Details: s

7092244537	6/19/2014	4:24:29 AM	Shalini Singh	GC	CRIVL	Invalid/Inaccurate Credit Dispute Received
7092244537	6/19/2014	4:24:31 AM	Shalini Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	6/19/2014	4:29:38 AM	Shalini Singh	RS	ACDVRC	BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 99994154012191128 Subscriber Code: 465FS01690 Borrower's concern with reporting:106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating. Reporting received from Credit Bureau:11:Current account. Date of Account Information 01-01-2013 Reporting to Credit Bureau:11:Current account.As of May 2014
7092244537	6/19/2014	4:29:42 AM	Shalini Singh	RS	ACDVFC	Discrepancy (NAME, ADD, SSN):; add Details: s Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 99994154012191128 Subscriber Code: 465FS01690 Borrower's concern with reporting:106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating. Reporting received from Credit Bureau:11:Current account. Date of Account Information 01-01-2013 Reporting to Credit Bureau:11:Current account.As of May 2014
7092244537	6/19/2014	4:29:54 AM	Shalini Singh	GC	CRIVL	Discrepancy (NAME, ADD, SSN):; add Details: S Invalid/Inaccurate Credit Dispute Received
7092244537	6/19/2014	4:29:57 AM	Shalini Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	6/19/2014	4:46:08 AM	Shalini Singh	RS	ACDVRC	BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 99994154012191129 Subscriber Code: 465FS01690 Borrower's concern with reporting:106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating. Reporting received from Credit Bureau:82:Account 120 days past the due date.

Date of Account Information 05-29-2014

Reporting to Credit Bureau:11:Current account.As of May 2014

Discrepancy (NAME, ADD, SSN):; add Details: s

7092244537	6/19/2014	4:46:12 AM	Shalini Singh	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed);
						BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994154012191129
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
						Reporting received from Credit Bureau:82:Account 120 days past the due date.
						Date of Account Information 05-29-2014
						Reporting to Credit Bureau:11:Current account.As of May 2014
						Discrepancy (NAME, ADD, SSN):; add Details: s
7092244537	6/19/2014	4:46:14 AM	Shalini Singh	GC	CRIVL	Invalid/Inaccurate Credit Dispute Received
7092244537	6/19/2014	4:46:16 AM	Shalini Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	6/20/2014	5:24:08 AM	Daniel A Rochford	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period:
						Effective Date = 6/19/2014
						Escrow Payment = \$224.9
						Total Shortage = \$0
						Total Capitalization = \$613.9
						Borrower Paid MI Premium = \$0
						Escrow Balance = \$503.27 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$613.9
						Breakdown as Follows:
						Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$613.9 Tax Payment #2 During Trial Period = \$0
						Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0
						Delinquent Taxes Due = \$0

7092244537	6/20/2014	5:26:57 AM	Daniel A Rochford	ES	NEPQ	New-Escrowed Payment Quote: Effective Date = 6/18/2014 Escrow Payment = \$224.9 Total Deposit = \$0 Shortage / Deposit = \$0 Delinquent Tax = \$0 P & I = \$0	Tax
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7092244537	6/25/2014	1:38:50 PM	Richard Hightower	CL	NOACTION	- This Comment was auto-generated in batch mode. No Action Taken On Collection Screen	
7092244537	6/26/2014	12:28:02 AM	Background processor	CORR	MT30	MT30 letter requested to print	
7092244537	6/26/2014	10:49:42 AM	Richard Hightower	OM	CPBR	Consumer Financial Protection Bureau Dispute Received;Reference Number : 4105491 ; CFPB request for additional information We have determined that additional information is needed to complete our review of this matter. Please submit the following information to aid us in further evaluating this complaint: -Indicate whether the consumer was 120 days delinquent in March, June, July, October, and December 2013. If not, indicate whether you submitted a request to the credit reporting agencies to update this information. If you have submitted a request, please provide a copy of documentation showing that the request was made to update the information. -Provide a copy of the payment history for 2013. Please respond to our request within ten (10) calendar days of the receipt of this request. Consumer Response Specialist 1157	

7092244537	6/26/2014	10:50:18 AM	Richard Hightower	OM	CPBC	<p>Consumer Financial Protection Bureau Dispute Completed;</p> <p>; The Office of the Consumer Ombudsman for Ocwen Loan Servicing, LLC (Ocwen) would like to take this opportunity to respond to your recent concern regarding the referenced loan. The Consumer Ombudsman was created to provide Ocwen's customers with a resource to assist with unresolved concerns and issues.</p> <p>When a payment is not received within thirty (30) days from the due date, the loan is reported as delinquent to the credit bureaus. Ocwen is obligated to report true and accurate information to the credit bureaus. Ocwen's records show that the credit reporting correctly reflected the loan as current for the months March 2012, June 2012, July 2012, October 2012, and December 2012. Ocwen's records do not indicate that you are currently receiving account statements.</p> <p>Attached is an Ocwen Payment Reconciliation History which reflects all credits and disbursements made to the loan by Ocwen and the resulting loan status. It also reflects the details of and fees / expenses assessed and satisfied on the loan.</p> <p>The Office of the Consumer Ombudsman is your advocate in ensuring that Ocwen's servicing of the loan remains fair, reasonable and proper. If you still have unresolved issues, please feel free to contact this office at (800) 390-4656.</p> <p>Sincerely,</p> <p>The Office of the Consumer Ombudsman</p> <p>Ocwen Loan Servicing</p>
7092244537	6/30/2014	9:10:14 AM	Rose Kaplan	CL	NOACTION	<p>NMLS # 1852</p> <p>No Action Taken On Collection Screen</p>
7092244537	6/30/2014	9:19:29 AM	Rose Kaplan	OM	CPBR	<p>Consumer Financial Protection Bureau Dispute Received; Refnum 4105737</p> <p>; CFPB request for additional information</p> <p>We have determined that additional information is needed to complete our review of this matter.</p> <p>Please submit the following information to aid us in further evaluating this complaint:</p> <p>-You indicated that your records show that the credit reporting correctly reflected the loan as current for the months of March, June, July, October, and December 2013. However, the attached document shows an Equifax report where the consumer is reported as 120 days delinquent in March, June, July, October, and December 2013. Please provide documentation that showing that you have reported the consumer as current for those months.</p> <p>Please respond to our request within ten (10) calendar days of the receipt of this request.</p>
7092244537	6/30/2014	12:46:33 PM	Richard Hightower	CL	NOACTION	<p>Consumer Response Specialist 1157</p> <p>No Action Taken On Collection Screen</p>
7092244537	6/30/2014	9:45:37 PM	Background processor	CS	ACHW	<p>ACH Creation through WEB</p>

7092244537	6/30/2014	10:13:51 PM	Background processor	PYMT		Payment received from Outsource for \$968.08 Source OAC - oach0630 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014063003010867
7092244537	7/1/2014	3:48:54 AM	Background processor	BNOT		As of 07/01/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
7092244537	7/2/2014	11:58:03 AM	Richard Hightower	CL	NOACTION	No Action Taken On Collection Screen
7092244537	7/2/2014	12:17:27 PM	Ivonne Humphreys	RS	ECUC	E-OSCAR Credit Update Completed; AUD CONTROL NO.: 70571752. Reported loan 'Paid as Agreed and Current' for hte months of March, June, July, October and December 2013, per request of RH-OCO.
7092244537	7/2/2014	2:30:13 PM	Richard Hightower	OM	CPBC	Consumer Financial Protection Bureau Dispute Completed;

;

The Office of the Consumer Ombudsman for Ocwen Loan Servicing, LLC (Ocwen) would like to take this opportunity to respond to your recent concern regarding the referenced loan. The Consumer Ombudsman was created to provide Ocwen's customers with a resource to assist with unresolved concerns and issues.

Ocwen is obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed. We report to Equifax, Trans Union, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct the credit file.

However, in an effort to assist David Daugherty Ocwen's records indicate that on July 2, 2014, this office submitted a credit update to the four (4) major credit reporting agencies Equifax, TransUnion, Experian, and Innovis, to reflect your loan as 'Current' for the months of March June, July, October and December 2013. Once Ocwen submits an update it takes time for the credit bureaus to update their records. The confirmation number for this electronically submitted update is 70571752. Unfortunately, Ocwen is unable to control when the credit reporting agencies will update their records. In the interim, you may use this letter as evidence that the request has been submitted.

If you have any questions regarding the servicing of your loan, please contact Ocwen's Customer Care Center at (800)746-2936.

The Office of the Consumer Ombudsman is your advocate in ensuring that Ocwen's servicing of the loan remains fair, reasonable and proper. If you still have unresolved issues, please feel free to contact this office at (800) 390-4656.

Sincerely,

Richard Hightower

The Office of the Consumer Ombudsman

Ocwen Loan Servicing

NMLS # 1852

NC Permit #3946

7092244537	7/8/2014	6:52:47 AM	Centeno, Byron	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 7/9/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Shortage = \$0</p> <p>Total Capitalization = \$613.9</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$604.81 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$613.9 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$613.9 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	7/14/2014	5:51:32 AM	Centeno, Byron	ES	NEPQ	<p>Breakdown as Follows:</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/7/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p>Tax</p>
7092244537	7/14/2014	6:36:49 AM	Centeno, Byron	ES	NEPQ	<p>- This Comment was auto-generated in batch mode.</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/7/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p>Tax</p>

- This Comment was auto-generated in batch mode.

7092244537	7/18/2014	6:13:37 AM	Centeno, Byron	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 7/18/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Shortage = \$674.75</p> <p>Total Capitalization = \$9.09</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$604.81 Interim T&I Disbursements = \$613.9 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	7/18/2014	6:28:17 AM	Centeno, Byron	ES	NEPQ	<p>Breakdown as Follows:</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/18/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>& I = \$0</p> <p style="text-align: right;">Tax P</p>
7092244537	7/28/2014	12:40:26 PM	Angel Grace	TX	TCTL	<p>- This Comment was auto-generated in batch mode.</p> <p>BACKSEARCH COMPLETE - TAXES CURRENT - PHONE CALL;</p> <p>31WV107 county</p> <p>2014 Tax year</p> <p>1st Inst base amt \$ 645.02 due by 09/01/2014 (FA will Report)</p> <p>2nd Inst base amt \$ 645.02 due by 03/01/2015</p> <p>No priors</p>
7092244537	7/28/2014	12:40:28 PM	Background processor	CS	MATPQ	<p>Info by : smart web/ web http://129.71.205.120/webtax/ Matured Loan, Payoff Quote auto-generated showing borrower's name as requestor name.</p> <p>Requestor Details Are As Follows:</p> <p>Requestor Name: David Daugherty</p> <p>Requestor Company :</p> <p>Good through Date : 08/27/14</p> <p>Requested Letter To Be Sent Through</p>

EMAIL:

EMAIL Address1: fireboy1@suddenlink.net

7092244537	7/28/2014	12:40:30 PM	Background processor	CS	APAY	Automated Payoff Quote In Process Requestor Details Are As Follows: Requestor Name: David Daugherty Requestor Company : Requestor Phone: Good Through Date : 08/27/14 EMAIL: EMAIL Address1: fireboy1@suddenlink.net Automated Payoff Quote Generated
7092244537	7/28/2014	12:40:32 PM	Background processor	CU	APAYS	Automated Payoff Quote Generated
7092244537	7/29/2014	3:27:48 AM	Background processor	CU	APOEX	Payoff Quote successfully executed By REALDoc
7092244537	7/30/2014	10:56:50 AM	Alan Finian	LG	LITO	
7092244537	7/31/2014	1:00:27 AM	Background processor	FORM	EARL	Early Late Notice
7092244537	8/1/2014	9:42:16 PM	Background processor	CS	ACHW	ACH Creation through WEB
7092244537	8/1/2014	9:48:56 PM	Background processor	PYMT		Payment received from Outsource for \$968.08 Source OAC - oach0801 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014073103244970
7092244537	8/7/2014	1:47:04 AM	Daniel Wesley	RS	ACDVRC	BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 99994210030088137 Subscriber Code:465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:Checked in CIS Brwr has signed the note hence liable.
7092244537	8/7/2014	1:47:09 AM	Daniel Wesley	RS	ACDVFC	Discrepancy (NAME, ADD, SSN):; add Details: s Details: DJ Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 99994210030088137 Subscriber Code:465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:Checked in CIS Brwr has signed the note hence liable.

Discrepancy (NAME, ADD, SSN):; add Details: s Details: DJ

7092244537	8/7/2014	1:47:11 AM	Daniel Wesley	GC	CRIVL	Invalid/Inaccurate Credit Dispute Received
7092244537	8/7/2014	1:47:13 AM	Daniel Wesley	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	8/7/2014	1:49:04 AM	Daniel Wesley	RS	ACDVRC	BWR Automated CDV DAVID MAX DAUGHERTY Control Number:99994210030088138 Subscriber Code:465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:Checked in CIS Brwr has signed the note hence liable.
7092244537	8/7/2014	1:49:09 AM	Daniel Wesley	RS	ACDVFC	Discrepancy (NAME, ADD, SSN):; add Details: s Details: DJ Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number:99994210030088138 Subscriber Code:465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:Checked in CIS Brwr has signed the note hence liable.
7092244537	8/7/2014	1:49:11 AM	Daniel Wesley	GC	CRIVL	Discrepancy (NAME, ADD, SSN):; add Details: DJ Invalid/Inaccurate Credit Dispute Received
7092244537	8/7/2014	1:49:14 AM	Daniel Wesley	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	8/8/2014	6:37:32 AM	Arshiya Kauser	TDAQ	TDAQ1	REQUEST APPROVAL FOR ESC DISB OF 645.02 ESCROW TYPE 31 VENDOR WOOD CO ** LOAN HAS A HOLD CODE WITH NO-TAXDISB = 'Y' **

LOANNUMBER	EFFECTIVE	RV	TRN	DESCRIPTION	NXT DUE/REF	REVERSED	PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE	OTHER
7092244537	9/14/2011		NLD	Loan Disbursement	NL NewLoan Setup Balances		85976.27	0	-85976.27	-85976.27	0	0	0	0
7092244537	9/14/2011		ESA	Escrow Balance Adjustment	NL NewLoan Setup Balances		85976.27	-549.83	-549.83	0	0	-549.83	0	0
7092244537	1/20/2012		RMS	Regular Multiple/Spread Paymen	10/26/2011		85808.29	-339.34	1077.03	167.98	698.56	210.49	0	0
7092244537	1/20/2012		RMS	Regular Multiple/Spread Paymen	11/26/2011		85638.94	-128.85	1077.03	169.35	697.19	210.49	0	0
7092244537	2/10/2012		ETD	Tax Escrow Disbursement	31		85638.94	-733.24	-604.39	0	0	-604.39	0	0
7092244537	3/27/2012		MS	Misc Susp Payment			85638.94	-733.24	200	0	0	0	200	0
7092244537	3/27/2012		MSA	Miscellaneous Suspense Adjustm			85638.94	-733.24	-200	0	0	0	-200	0
7092244537	3/27/2012		EXP	Expense Payment			85638.94	-733.24	200	0	0	0	0	200
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	12/26/2011		85468.22	-522.75	1087.03	170.72	695.82	210.49	0	10
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	1/26/2012		85296.11	-395.24	994.05	172.11	694.43	127.51	0	0
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	2/26/2012		85122.6	-267.73	994.05	173.51	693.03	127.51	0	0
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	3/26/2012		84947.68	-140.22	994.05	174.92	691.62	127.51	0	0
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	4/26/2012		84771.34	-12.71	994.05	176.34	690.2	127.51	0	0
7092244537	6/25/2012		RMS	Regular Multiple/Spread Paymen	5/26/2012		84593.57	114.8	994.05	177.77	688.77	127.51	0	0
7092244537	6/25/2012		RMS	Regular Multiple/Spread Paymen	6/26/2012		84414.35	242.31	999.05	179.22	687.32	127.51	0	5
7092244537	6/25/2012		PRP	Principal Payment			84407.45	242.31	6.9	6.9	0	0	0	0
7092244537	7/19/2012		R	Regular Payment	7/26/2012		84226.72	369.82	994.05	180.73	685.81	127.51	0	0
7092244537	8/9/2012		R	Regular Payment	8/26/2012		84044.52	497.33	994.05	182.2	684.34	127.51	0	0
7092244537	8/10/2012		ETD	Tax Escrow Disbursement	31		84044.52	-107.23	-604.56	0	0	-604.56	0	0
7092244537	8/29/2012		EID	Insurance Escrow Disb	56 Lender placed Hazard Insurance		84044.52	-555.69	-448.46	0	0	-448.46	0	0
7092244537	9/4/2012		R	Regular Payment	9/26/2012		83860.84	-428.18	994.05	183.68	682.86	127.51	0	0
7092244537	9/6/2012		EIC	Insurance Escrow Credit	56 Lender placed Hazard Insurance		83860.84	20.28	448.46	0	0	448.46	0	0
7092244537	10/1/2012		R	Regular Payment	10/26/2012		83675.67	147.79	994.05	185.17	681.37	127.51	0	0
7092244537	11/2/2012		R	Regular Payment	11/26/2012		83488.99	261.41	980.16	186.68	679.86	113.62	0	0
7092244537	12/14/2012		R	Regular Payment	12/26/2012		83300.8	375.03	980.16	188.19	678.35	113.62	0	0
7092244537	1/14/2013		R	Regular Payment	1/26/2013		83111.08	488.65	980.16	189.72	676.82	113.62	0	0
7092244537	2/4/2013		R	Regular Payment	2/26/2013		82919.82	602.27	980.16	191.26	675.28	113.62	0	0
7092244537	2/7/2013		ETD	Tax Escrow Disbursement	31		82919.82	-2.29	-604.56	0	0	-604.56	0	0
7092244537	3/15/2013	**	R	Regular Payment	3/26/2013	3/20/2013	82727	111.33	980.16	192.82	673.72	113.62	0	0
7092244537	3/20/2013	CB	R	Regular Payment	2/26/2013		82919.82	-2.29	-980.16	-192.82	-673.72	-113.62	0	0
7092244537	3/20/2013		RET	Payment Returned	2/26/2013		82919.82	-2.29	980.16	0	0	0	0	980.16
7092244537	4/30/2013		RMS	Regular Multiple/Spread Paymen	3/26/2013		82727	111.33	1019.84	192.82	673.72	113.62	0	39.68

7092244537	4/30/2013		RMS	Regular Multiple/Spread Paymen	4/26/2013		82532.62	224.95	980.16	194.38	672.16	113.62	0	0
7092244537	5/30/2013		RMS	Regular Multiple/Spread Paymen	5/26/2013		82336.66	338.57	965.48	195.96	670.58	113.62	0	-14.68
7092244537	5/30/2013		RMS	Regular Multiple/Spread Paymen	6/26/2013		82139.11	452.19	980.16	197.55	668.99	113.62	0	0
7092244537	7/1/2013		R	Regular Payment	7/26/2013		81939.95	565.81	980.16	199.16	667.38	113.62	0	0
7092244537	8/1/2013		R	Regular Payment	8/26/2013		81739.17	679.43	980.16	200.78	665.76	113.62	0	0
7092244537	8/15/2013		ETD	Tax Escrow Disbursement	31		81739.17	65.53	-613.9	0	0	-613.9	0	0
7092244537	8/31/2013	**	R	Regular Payment	9/26/2013	9/6/2013	81536.76	179.15	980.16	202.41	664.13	113.62	0	0
7092244537	9/6/2013	CB	R	Regular Payment	8/26/2013		81739.17	65.53	-980.16	-202.41	-664.13	-113.62	0	0
7092244537	9/6/2013		RET	Payment Returned	8/26/2013		81739.17	65.53	980.16	0	0	0	0	980.16
7092244537	9/16/2013		R	Regular Payment	9/26/2013		81536.76	179.15	980.16	202.41	664.13	113.62	0	0
7092244537	10/1/2013		R	Regular Payment	10/26/2013		81332.71	292.77	980.16	204.05	662.49	113.62	0	0
7092244537	11/1/2013		R	Regular Payment	11/26/2013		81127	406.39	980.16	205.71	660.83	113.62	0	0
7092244537	12/2/2013		R	Regular Payment	12/26/2013		80919.62	507.93	968.08	207.38	659.16	101.54	0	0
7092244537	12/31/2013		R	Regular Payment	1/26/2014		80710.55	609.47	968.08	209.07	657.47	101.54	0	0
7092244537	2/3/2014		R	Regular Payment	2/26/2014		80499.78	711.01	968.08	210.77	655.77	101.54	0	0
7092244537	2/7/2014		ETD	Tax Escrow Disbursement	31		80499.78	97.11	-613.9	0	0	-613.9	0	0
7092244537	3/4/2014		R	Regular Payment	3/26/2014		80287.3	198.65	968.08	212.48	654.06	101.54	0	0
7092244537	3/31/2014		R	Regular Payment	4/26/2014		80073.09	300.19	968.08	214.21	652.33	101.54	0	0
7092244537	5/1/2014		R	Regular Payment	5/26/2014		79857.14	401.73	968.08	215.95	650.59	101.54	0	0
7092244537	6/2/2014		R	Regular Payment	6/26/2014		79639.44	503.27	968.08	217.7	648.84	101.54	0	0
7092244537	6/30/2014		R	Regular Payment	7/26/2014		79419.97	604.81	968.08	219.47	647.07	101.54	0	0
7092244537	8/1/2014		R	Regular Payment	8/26/2014		79198.72	706.35	968.08	221.25	645.29	101.54	0	0

03/19/14 11:29 AM

Page 1

Ocwen
LOAN Servicing
c/o RESEARCH Dept.

DAVID DAUGHERTY
Loan # 7092244537

1 of 3 Pages

DD/OLS 000570

CONFIDENTIAL

EXHIBIT 15 TO EXHIBIT B

03/19/14 11:29 AM

Page 2

Creditscore.com

AVID MAX DAUGHERTY
Report As Of: 3/16/2014

Credit Cards, Loans & Other Debt

are you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

FIDELITY PROPERTIES IN

Experian

Equifax

TransUnion



Potentially Negative

330-821-9700

220 E MAIN ST
ALLIANCE, OH 44601

Account Name FIDELITY PROPERTIES IN
Account # 431XXXX
Account Type Collection Department / Agency / Attorney
Balance \$115.00
Past Due \$115.00
Date Opened 7/1/2013
Account Status Closed
Mo. Payment
Payment Status Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
High Balance
Limit
Terms 1 Month
Comments

FID COLLECT
431XXXX
Collection Account
\$115.00

7/24/2013
Open

Collection account

Placed for collection

24/Mo Payment History

2012 2013 2014
 Month APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR
 Experian
 Equifax
 TransUnion

OCWEN LOAN SERVICING

Experian

Equifax

TransUnion



Potentially Negative

800-746-2936

1661 WORTHINGTON RD SUITE
100
WEST PALM BEACH, FL 33409

Account Name
Account #
Account Type
Balance
Past Due
Date Opened
Account Status
Mo. Payment
Payment Status
High Balance
Limit
Terms
Comments

OCWEN LOAN SERVICING
709224XXXX
Real Estate
\$85,639.00
\$6,128.00
8/1/1999
Open
\$1,077.00
At least 120 days or more than four
payments past due
\$100,813.00

INACCURATE

CONSUMER DISPUTES -
REINVESTIGATION IN PROGRESS
REAL ESTATE MORTGAGE

24/Mo Payment History

2012 2013 2014
 Month JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC
 Experian
 Equifax
 TransUnion

INACCURATE

DD/OLS 000571

CONFIDENTIAL

EXHIBIT 15 TO EXHIBIT B

03/19/14 11:29 AM

David M. Daugherty
35 Valley View Dr.
Vienna, WV. 26105
(304) 615-3138
Fireboy1@suddenlink.net
March 17, 2014

Sir,
Research Dept.
Ocwen Loan Servicing
PO Box 24736
West Palm Beach, FL 33416-4736

Dear Sir,

This letter is to complain about service I recently received from Ocwen Loan Servicing and Equifax for this past year. Ocwen has my mortgage account #7092244537 that matures July 2014 with a balloon payment due at that time. That will require me to refinance the mortgage with the balance of \$80,000.00. I have been working to secure a loan and came across in my credit report problems with the reporting of information on my account. Equifax has placed information on my credit report stating my account with Ocwen was 120 days late in the month of March 2013. They show it was 120 days late in the months of June and July 2013. They show it was 120 days late in the month of October 2013 and December of 2013. These statements are completely false! Equifax also shows that I have a past due balance right now of \$6,128.00. I sure can see why I am having problems securing a new loan. I noticed on my account that there is no account statement listed on your website for June and July 2013. I was late in March 2013 when Ocwen's payment did not go through because my automatic payroll deposit did not go in the accounts on time, but it was paid the same day that was realized. We have disputed these reporting inaccuracies with Equifax several times and that claim they are correct. I also have a complaint with the total mortgage debt listed by Equifax showing that we owe a total of \$168,750.00. We paid \$105,000.00 originally for the house. I really appreciate those numbers too! My house has a value of \$165,000.00, so I can understand why the negative reporting could be coming from Ocwen. I can only imagine Ocwen would want to have this corrected ASAP if the company is innocent. I had a consultation with a consumer credit attorney whom advised me to send Ocwen and Equifax notice that my rights concerning consumer credit are being extremely violated. Ocwen should immediately update all 3 credit agencies concerning my account and send letters to me showing this. I am planning to file a lawsuit if these inaccuracies cause a problem with the refinancing process with my house.

Sincerely,

David M. Daugherty

DD/OLS 000572

CONFIDENTIAL

EXHIBIT 15 TO EXHIBIT B

03/19/14 11:29 AM

Page 1

Ocwen
Loan Servicing
c/o Research Dept.

David Daugherty
Loan # 7092244537

1 of 3 Pages

DD/OLS 000573

CONFIDENTIAL

EXHIBIT 15 TO EXHIBIT B

03/19/14 11:29 AM

Page 2

CreditScore.com

DAVID MAX DAUGHERTY
Report As Of: 3/16/2014

Credit Cards, Loans & Other Debt

are you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

FIDELITY PROPERTIES IN

Experian

Equifax

TransUnion



Potentially Negative

330-821-9700

220 E MAIN ST
ALLIANCE, OH 44601

Account Name FIDELITY PROPERTIES IN
Account # 431XXXX
Account Type Collection Department / Agency / Attorney
Balance \$115.00
Past Due \$115.00
Date Opened 7/1/2013
Account Status Closed
Mo. Payment
Payment Status Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
High Balance Limit
Terms 1 Month
Comments

FID COLECT
431XXXX
Collection Account
\$115.00

7/24/2013
Open

Collection account

Placed for collection

24/Mo Payment History

	2012												2013												2014		
Month	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR			
Experian																											
Equifax																											
TransUnion																											

OCWEN LOAN SERVICING

Experian

Equifax

TransUnion



Potentially Negative

800-746-2936

1661 WORTHINGTON RD SUITE
100
WEST PALM BEACH, FL 33409

Account Name OCWEN LOAN SERVICING
Account # 709224XXXX
Account Type Real Estate
Balance \$85,639.00
Past Due \$6,128.00
Date Opened 8/1/1999
Account Status Open
Mo. Payment \$1,077.00
Payment Status At least 120 days or more than four payments past due
High Balance Limit \$100,813.00
Terms
Comments

OCWEN LOAN SERVICING
709224XXXX
Real Estate
\$85,639.00
\$6,128.00
8/1/1999
Open
\$1,077.00
At least 120 days or more than four
payments past due
\$100,813.00

INACCURATE

CONSUMER DISPUTES -
REINVESTIGATION IN PROGRESS
REAL ESTATE MORTGAGE

24/Mo Payment History

	2012												2013											
Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Experian																								
Equifax																								
TransUnion																								

INACCURATE

DD/OLS 000574

CONFIDENTIAL

EXHIBIT 15 TO EXHIBIT B

03/19/14 11:29 AM

Page 3

David M. Daugherty
35 Valley View Dr.
Vienna, WV. 26105
(304) 615-3138
Fireboy1@suddenlink.net
March 17, 2014

Sir,
Research Dept.
Ocwen Loan Servicing
PO Box 24736
West Palm Beach, Fl. 33416-4736

Dear Sir,

This letter is to complain about service I recently received from Ocwen Loan Servicing and Equifax for this past year. Ocwen has my mortgage account #7092244537 that matures July 2014 with a balloon payment due at that time. That will require me to refinance the mortgage with the balance of \$80,000.00. I have been working to secure a loan and came across in my credit report problems with the reporting of information on my account. Equifax has placed information on my credit report stating my account with Ocwen was 120 days late in the month of March 2013. They show it was 120 days late in the months of June and July 2013. They show it was 120 days late in the month of October 2013 and December of 2013. These statements are completely false! Equifax also shows that I have a past due balance right now of \$6,128.00. I sure can see why I am having problems securing a new loan. I noticed on my account that there is no account statement listed on your website for June and July 2013. I was late in March 2013 when Ocwen's payment did not go through because my automatic payroll deposit did not go in the accounts on time, but it was paid the same day that was realized. We have disputed these reporting inaccuracies with Equifax several times and that claim they are correct. I also have a complaint with the total mortgage debt listed by Equifax showing that we owe a total of \$168,750.00. We paid \$105,000.00 originally for the house. I really appreciate those numbers too! My house has a value of \$165,000.00, so I can understand why the negative reporting could be coming from Ocwen. I can only imagine Ocwen would want to have this corrected ASAP if the company is innocent. I had a consultation with a consumer credit attorney whom advised me to send Ocwen and Equifax notice that my rights concerning consumer credit are being extremely violated. Ocwen should immediately update all 3 credit agencies concerning my account and send letters to me showing this. I am planning to file a lawsuit if these inaccuracies cause a problem with the refinancing process with my house.

Sincerely,

David M. Daugherty

DD/OLS 000575

CONFIDENTIAL

EXHIBIT 15 TO EXHIBIT B

03/14/13 8:36 PM

Page 1

: OCWEN RESEARCH DEPARTMENT

March 14, 20

David M. Daugherty

35 Valley View Drive

Vienna, WV. 26105

Dear sir,

I am writing you concerning my credit report with Equifax, it states that I am currently behind \$6,128.00 dollars with Ocwen Loan Services and that I am in foreclosure. Please correct those records as soon as possible. I have a professional company assisting fixing my credit past so please clear that record.

Thank you,

David M. Daugherty

Ocwen loan number : 7092244537

DD/OLS 000576

CONFIDENTIAL

EXHIBIT 15 TO EXHIBIT B

03/14/13 8:36 PM

Page 2

Equifax
↓



**OCWEN LOAN
SERVICING**
Potentially Negative
Closed

800-746-2936

Mailing
Address: 1661
WORTHINGTON
RD SUITE
100
WEST PALM
BEACH, FL
33409

[Close Account Details](#)

Account Name	OCWEN LOAN SERVICING	
Account #	709224XXXX	
Account Type	Real Estate	
Balance	\$85,839.00	
Date Opened	8/1/1999	
Account Status	No Data Returned For This Bureau	Closed
Mo. Payment		\$1,077.00
Past Due		\$3,000.00
Payment Status		At least 120 days or more than four payments past due
High Balance		\$100,813.00
Limit		
Terms		
Comments	FORECLOSURE PROCESS STARTED REAL ESTATE MORTGAGE	

24-Month Payment History

	2010												2011												2012											
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB												
Experian																																				
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	90	60	90											
TransUnion																																				

DD/OLS 000577

CONFIDENTIAL

EXHIBIT 15 TO EXHIBIT B

Loan #
7092244537

David M. Daugherty
35 Valley View Dr.
Vienna, WV. 26105
(304) 615-3138
Fireboy1@suddenlink.net
March 17, 2014

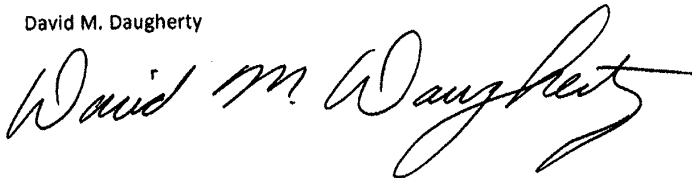
Sir,
Research Dept.
Ocwen Loan Servicing
PO Box 24736
West Palm Beach, FL 33416-4736

Dear Sir,

This letter is to complain about service I recently received from Ocwen Loan Servicing and Equifax for this past year. Ocwen has my mortgage account #7092244537 that matures July 2014 with a balloon payment due at that time. That will require me to refinance the mortgage with the balance of \$80,000.00. I have been working to secure a loan and came across in my credit report problems with the reporting of information on my account. Equifax has placed information on my credit report stating my account with Ocwen was 120 days late in the month of March 2013. They show it was 120 days late in the months of June and July 2013. They show it was 120 days late in the month of October 2013 and December of 2013. These statements are completely false! Equifax also shows that I have a past due balance right now of \$6,128.00. I sure can see why I am having problems securing a new loan. I noticed on my account that there is no account statement listed on your website for June and July 2013. I was late in March 2013 when Ocwen's payment did not go through because my automatic payroll deposit did not go in the accounts on time, but it was paid the same day that was realized. We have disputed these reporting inaccuracies with Equifax several times and that claim they are correct. I also have a complaint with the total mortgage debt listed by Equifax showing that we owe a total of \$168,750.00. We paid \$105,000.00 originally for the house. I really appreciate those numbers too! My house has a value of \$165,000.00, so I can understand why the negative reporting could be coming from Ocwen. I can only imagine Ocwen would want to have this corrected ASAP if the company is innocent. I had a consultation with a consumer credit attorney whom advised me to send Ocwen and Equifax notice that my rights concerning consumer credit are being extremely violated. Ocwen should immediately update all 3 credit agencies concerning my account and send letters to me showing this. I am planning to file a lawsuit if these inaccuracies cause a problem with the refinancing process with my house.

Sincerely,

David M. Daugherty



DD/OLS 000566

CONFIDENTIAL

EXHIBIT 16 TO EXHIBIT B

TransUnion

Report Date 3-16-2014

OCWEN LOAN SERVICING

Experian

Equifax

TransUnion



Potentially Negative

800-746-2936
1661 WORTHINGTON RD SUITE
100
WEST PALM BEACH, FL 33409

Account Name
Account #
Account Type
Balance
Past Due
Date Opened
Account Status
Mo. Payment
Payment Status

High Balance
Limit
Terms
Comments

OCWEN LOAN SERVICING
709224XXXX
Real Estate
\$85,639.00
\$6,128.00
8/1/1999
Open
\$1,077.00
At least 120 days or more than four
payments past due
\$100,813.00

INACCURATE

CONSUMER DISPUTES -
REINVESTIGATION IN PROGRESS
REAL ESTATE MORTGAGE

24/Mo Payment History

	2012												2013											
Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Experian																								
Equifax	90	60	90	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	120	OK	OK	120	120	OK	OK	120	OK	120
TransUnion															7			77				7		7

INACCURATE

DD/OLS 000567

CONFIDENTIAL

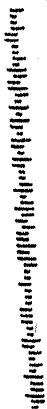
EXHIBIT 16 TO EXHIBIT B

David Daugherty
35 Valley View Dr
Vicenna WV. 26105

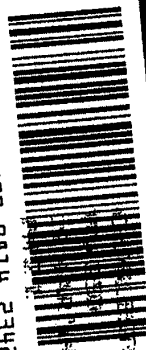
RETURN RECEIPT
REQUESTED

Ocean Loan Servicing
c/o Research Dept
P.O. Box 24736
West Palm Beach, FL 33416-4736

33416473636



7013 3020 0000 0814 2342



1000 33416



U.S. POSTAGE
PAID
VICENNA, WV
26105
MR. DAUGHERTY
AMOUNT
\$6.49
00096057-17

DD/OLS 000568

CONFIDENTIAL

EXHIBIT 16 TO EXHIBIT B

ACDV Response:				332814626063003
Account Number:	12907408	SSN:	232049020	
Consumer Name:	DAVID MAX DAUGHERTY	Control Number:	332814626063003	
Response Code:	01:Account information accurate as of date	Subscriber Code:	9823004	
Response Date:	03/31/2015	DF Contact Number:		
Response Due Date:	04/22/2015	DF Authorized Name:	Raj Kumar	

Dispute Information:	
Dispute Code 1:	001:Not his/hers. Provide or confirm complete ID.
Dispute Code 2:	
FCRA Relevant Information:	

Consumer Information:			
	Request Data	Response Data	Same / Diff
Last Name:	DAUGHERTY	DAUGHERTY	Same
First Name:	DAVID	DAVID	Same
Middle Name:	MAX		Unknown
Generation Code:			Unknown
Prev. Last Name:	DAUGHERTY		Unknown
Prev. First Name:	DAVID		Unknown
Prev. Middle Name:	ANDTINA		Unknown
Prev.Generation Code:			
SSN:	232049020		Same
Date Of Birth:	12/14/1957		Unknown
Telephone Number:	3042956161		Same
ECOA Code:	2:Joint Contractual Liability	2:Joint Contractual Liability	
Street Address:	35 VALLEY VIEW DR	35 VALLEY VIEW DR	Different
City:	VIENNA	VIENNA	
State:	WV:West Virginia	WV:West Virginia	
Zip:	261053327	26105	
Prev. Street Address:	PO BOX 816		Unknown
Prev. City:	PARKERSBURG		
Prev. State:	WV:West Virginia		
Prev. Zip:	261020816		
2nd Prev. Street Address:	600 34TH ST		
2nd Prev. City:	VIENNA		
2nd Prev. State:	WV:West Virginia		
2nd Prev. Zip:	261052548		

Account Information:		
	Request Data	Response Data
Account Status:	05:Account transferred to another office.	
Payment Rating:	0:Current account	
Cond. / Cum. Status:		
CII:		
MOP:		
CCC:		

332814626063003													
SCC:		O:Account transferred to another lender.											
Portfolio Type:		M:Mortgage											
Account Type:		26:Conventional Real Estate Mortgage including Purchase Money First (Terms Duration in years)											
Terms Duration:		180											
Terms Frequency:		M:Monthly											
Date Opened:		08/26/1999											
Date of Account Information:		11/01/2011											
Date of Last Payment:		09/16/2011											
Date Closed:		11/01/2011											
FCRA DOFD:													
Current Balance:		0											
Amount Past Due:		0											
High Credit / Original Amt.:		100813											
Credit Limit:													
Original Charge Off Amount:													
Actual Payment:		1077											
Scheduled Monthly Payment:		1077											
Original Creditor Name:													
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:													
Mortgage ID Number (MIN):													
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:		2:Sold To Name											
Purchased From / Sold To:		OCWEN											
Narrative / Remarks:													
Account History													
Year		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2015	Req.											D	D
	Resp.											-	-
2014	Req.	D	D	D	D	D	D	D	D	D	D	D	D
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2013	Req.	D	D	D	D	D	D	D	D	D	D	D	D
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2012	Req.	D	D	D	D	D	D	D	D	D	D	D	D
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2011	Req.	D	D	D	0	0	0	0	0	0	0	0	0
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2010	Req.	3	2	D	1	1	0	1	D	D	1	2	1
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2009	Req.	1	0	0	0	0	0	1	1	1	1	1	1
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2008	Req.	1	0	0	0	0	0	0	B	-	-	-	-
	Res	-	-	-	-	-	-	-	-	-	-	-	-
Associated Consumer Information													
Last Name:													
First Name:													
Middle Name:													
Generation Code:													
SSN:													
Date Of Birth:													
Telephone Number:													
ECOA Code:													
CII:													
Street Address:													
City:													
State:													
Zip:													
Authorized Name:		Raj Kumar											
Date:		03/31/2015											
When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.													

ACDV Response:				99994091031165124
Account Number:	7092244537	SSN:	232049020	
Consumer Name:	DAVID MAX DAUGHERTY	Control Number:	99994091031165124	
Response Code:	02:Modify account information as indicated	Subscriber Code:	465FS01690	
Response Date:	04/24/2014	DF Contact Number:		
Response Due Date:	04/25/2014	DF Authorized Name:	Robert Rajina	

Dispute Information:	
Dispute Code 1:	106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
Dispute Code 2:	
FCRA Relevant Information:	

Consumer Information:			
	Request Data	Response Data	Same / Diff
Last Name:	DAUGHERTY	DAUGHERTY	Same
First Name:	DAVID	DAVID	Same
Middle Name:	MAX		Unknown
Generation Code:			Unknown
Prev. Last Name:	CD		Unknown
Prev. First Name:	AB		Unknown
Prev. Middle Name:			Unknown
Prev.Generation Code:			
SSN:	232049020	232049020	Same
Date Of Birth:	12/14/1957		Unknown
Telephone Number:	3042956161		Unknown
ECOA Code:	1:Individual	1:Individual	
Street Address:	35 VALLEY VIEW DR 35	35 VALLEY VIEW DR	Different
City:	VIENNA	VIENNA	
State:	WV:West Virginia	WV:West Virginia	
Zip:	26105	26105	
Prev. Street Address:	PO BOX 816		Unknown
Prev. City:	PARKERSBURG		
Prev. State:	WV:West Virginia		
Prev. Zip:	26102		
2nd Prev. Street Address:	VALLEYVIEW DR		
2nd Prev. City:	VIENNA		
2nd Prev. State:	WV:West Virginia		
2nd Prev. Zip:	26105		

Account Information:		
	Request Data	Response Data
Account Status:	11:Current account.	11:Current account.
Payment Rating:	0:Current account	
Cond. / Cum. Status:		
CII:		
MOP:	01:As agreed; not more than 1 payment past due	
CCC:		XR:Removes the most recently reported Compliance Condition Code.

99994091031165124													
SCC:													
Portfolio Type:		M:Mortgage						M:Mortgage					
Account Type:		26:Conventional Real Estate Mortgage including Purchase Money First (Terms Duration in years)						26:Conventional Real Estate Mortgage including Purchase Money First (Terms Duration in years)					
Terms Duration:		30						360					
Terms Frequency:		M:Monthly						M:Monthly					
Date Opened:		07/22/1999						07/20/1999					
Date of Account Information:		01/01/2013						04/24/2014					
Date of Last Payment:		01/01/2013						03/31/2014					
Date Closed:													
FCRA DOFD:													
Current Balance:		83111						80073					
Amount Past Due:								0					
High Credit / Original Amt.:		100860						100860					
Credit Limit:													
Original Charge Off Amount:													
Actual Payment:		980						1936					
Scheduled Monthly Payment:								968					
Original Creditor Name:													
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:													
Mortgage ID Number (MIN):													
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:													
Purchased From / Sold To:													
Narrative / Remarks:													
Account History													
Year		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014	Req.										-	0	0
	Resp.										0	0	0
2013	Req.	0	0	0	0	0	0	0	0	0	0	0	0
	Resp.	0	0	0	0	0	0	0	0	0	1	0	0
2012	Req.	0	0	0	0	0	0	0	0	0	3	2	2
	Resp.	0	0	0	0	0	0	0	1	0	3	3	2
2011	Req.	B	-	-	-	-	-	-	-	-	-	-	-
	Resp.	3	B	-	-	-	-	-	-	-	-	-	-
2010	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2009	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2008	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2007	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Res	-	-	-	-	-	-	-	-	-	-	-	-
Associated Consumer Information													
Last Name:													
First Name:													
Middle Name:													
Generation Code:													
SSN:													
Date Of Birth:													
Telephone Number:													
ECOA Code:													
CII:													
Street Address:													
City:													
State:													
Zip:													
Authorized Name:		Robert Rajina											
Date:		04/24/2014											
When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.													

ACDV Response:				99994091031165125
Account Number:	7092244537	SSN:	232049020	
Consumer Name:	DAVID MAX DAUGHERTY	Control Number:	99994091031165125	
Response Code:	02:Modify account information as indicated	Subscriber Code:	465FS01690	
Response Date:	04/24/2014	DF Contact Number:		
Response Due Date:	04/25/2014	DF Authorized Name:	Robert Rajina	

Dispute Information:	
Dispute Code 1:	106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
Dispute Code 2:	
FCRA Relevant Information:	

Consumer Information:			
	Request Data	Response Data	Same / Diff
Last Name:	DAUGHERTY	DAUGHERTY	Same
First Name:	DAVID	DAVID	Same
Middle Name:	MAX		Unknown
Generation Code:			Unknown
Prev. Last Name:	CD		Unknown
Prev. First Name:	AB		Unknown
Prev. Middle Name:			Unknown
Prev.Generation Code:			
SSN:	232049020	232049020	Same
Date Of Birth:	12/14/1957		Unknown
Telephone Number:	3042956161		Unknown
ECOA Code:	1:Individual	1:Individual	
Street Address:	35 VALLEY VIEW DR 35	35 VALLEY VIEW DR	Different
City:	VIENNA	VIENNA	
State:	WV:West Virginia	WV:West Virginia	
Zip:	26105	26105	
Prev. Street Address:	PO BOX 816		Unknown
Prev. City:	PARKERSBURG		
Prev. State:	WV:West Virginia		
Prev. Zip:	26102		
2nd Prev. Street Address:	VALLEYVIEW DR		
2nd Prev. City:	VIENNA		
2nd Prev. State:	WV:West Virginia		
2nd Prev. Zip:	26105		

Account Information:		
	Request Data	Response Data
Account Status:	82:Account 120 days past the due date.	11:Current account.
Payment Rating:		
Cond. / Cum. Status:		
CII:		
MOP:	05:Pays over 120 days; 5 or more payments past due	
CCC:		XR:Removes the most recently reported Compliance Condition Code.

99994091031165125													
SCC:		BO:Foreclosure proceedings started.											
Portfolio Type:		M:Mortgage											
Account Type:		08:Real Estate - Specific Type Unknown											
Terms Duration:		30											
Terms Frequency:		M:Monthly											
Date Opened:		08/10/1999											
Date of Account Information:		03/24/2014											
Date of Last Payment:		01/01/2012											
Date Closed:													
FCRA DOFD:		10/01/2011											
Current Balance:		85639											
Amount Past Due:		6128											
High Credit / Original Amt.:		100813											
Credit Limit:													
Original Charge Off Amount:													
Actual Payment:		200											
Scheduled Monthly Payment:		1936											
Original Creditor Name:													
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:													
Mortgage ID Number (MIN):													
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:													
Purchased From / Sold To:													
Narrative / Remarks:													
Account History													
Year	Req.	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014	Req.												
	Resp.												
2013	Req.	4	D	4	D	D	4	4	D	D	4	D	D
	Resp.	0	0	0	0	0	0	0	0	0	1	0	0
2012	Req.	D	D	D	D	D	D	D	D	D	3	2	3
	Resp.	0	0	0	0	0	0	0	1	0	4	3	2
2011	Req.	B	-	-	-	-	-	-	-	-	-	-	-
	Resp.	3	B	-	-	-	-	-	-	-	-	-	-
2010	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2009	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2008	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2007	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Res	-	-	-	-	-	-	-	-	-	-	-	-
Associated Consumer Information													
Last Name:													
First Name:													
Middle Name:													
Generation Code:													
SSN:													
Date Of Birth:													
Telephone Number:													
ECOA Code:													
CII:													
Street Address:													
City:													
State:													
Zip:													
Authorized Name:		Robert Rajina											
Date:		04/24/2014											
When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.													



OCWEN Loan Servicing, LLC
P.O. Box 785063
Orlando, FL 32878-5063
(Do not send any correspondence or payment to the above address)

WWW.OCWEN.COM

April 19, 2014

David Daugherty

35 Valley View Drive
Vienna, WV 26105

RE: Loan Number: 7092244537
Property Address: 35 Valley View Dr
Vienna, WV 26105

Dear Mr. David Daugherty :

OCWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

Concern#1 You requested us to remove the delinquent reporting referenced in your correspondence.

Response When a payment is not received within thirty (30) days from the due date, the loan is reported as delinquent to the credit bureaus. A review of the loan indicates that the payment for the month of March 2013 was delinquent and that the credit reporting submitted correctly reflected the delinquent status. We are obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed. If you still believe the reporting is incorrect and you have evidence that the payment(s) was received on time, please provide us with this evidence so that we may research this matter further.

We have submitted a request for the Ocwen's Payment Reconciliation History to be sent to your attention which reflects all credits and disbursements made to the loan by Ocwen and the resulting loan status.

As indicated in the Ombudsman letter dated April 8, 2014, 'on March 21, 2014, our office submitted a request to the four major credit reporting agencies, Equifax, TransUnion, Experian, and Innovis, to reflect the current balance on the loan in the amount of \$80,499.78. The confirmation number for this electronically submitted update is 69189581.

Ocwen reports to Equifax, TransUnion, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct your credit file. Unfortunately, Ocwen is unable to control when the credit reporting agencies will update their records. In the interim, you may use this letter as evidence that the request has been submitted.

As of the date of this letter, your loan is due for the April 26, 2014 payment. If you require any further assistance regarding your loan, you may contact Ocwen's Customer Care Center at (800) 746-2936.

We trust the information provided has fully addressed your concern. Please visit our website (www.ocwen.com) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after speaking with our Research Department you still have questions or concerns, please feel free to contact the OCWEN consumer advocate by email through OCWEN's website or by phone at (800) 390-4656. You may also send written correspondence to the following address:

RRCMAINLTRM.13 1

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Loan Number:7092244537

NMLS # 1852
DD/OLS 000223

CONFIDENTIAL

EXHIBIT 20 TO EXHIBIT B



OCWEN Loan Servicing, LLC

P.O. Box 785063

Orlando, FL 32878-5063

(Do not send any correspondence or payment to the above address)

WWW.OCWEN.COM

Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

Sincerely,

K. Lokesh S
Research Department
Ocwen Loan Servicing, LLC

RRCMAINLTRM.13 2

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Loan Number:7092244537

NMLS # 1852
DD/OLS 000224

CONFIDENTIAL

EXHIBIT 20 TO EXHIBIT B

Universal Data Form											
AUD Correction Indicator: Update <input checked="" type="checkbox"/> Delete <input type="checkbox"/> Delete due to fraud <input type="checkbox"/>											
Subscriber Name: Ocwen Loan Servicing, LLC						Equifax SC: 447YC03611					
Subscriber Address: 1661 Worthington Road / Suite 100, West Palm Beach, FL 33409						Experian SC: 6110081					
						Innovis SC: 2101391					
						TU SC: 813P004					
Consumer Information											
Last Name		First Name		Middle Name		Gen.		SSN		DOB	
Daugherty		David						232-04-9020			
Current Address				City				State		Zip+4	
35 Valley View Drive				Vienna				WV		26105	
Previous Last Name		Previous First Name		Previous Middle Name		Previous Gen.					
Previous Address				City				State		Zip+4	
Consumer Information Indicator:				ECOA: 1				Phone:			
Employment Information											
Employer Name:						Occupation:					
Current Address				City				State		Zip+4	
Associated Consumer Information											
Last Name		First Name		Middle Name		Gen.		SSN		DOB	
Current Address				City				State		Zip+4	
Consumer Information Indicator:				ECOA:				Phone:			
Last Name		First Name		Middle Name		Gen.		SSN		DOB	
Address				City				State		Zip+4	
Consumer Information Indicator:				ECOA:				Phone:			
Account Information											
Account Number		Date Opened	Current Balance	Amount Past Due	Portfolio Type	Credit Limit	High Credit	Schedule Monthly	SCC	CCC	
7092244537		07-20-1999	\$79857	\$0	M		\$100860	\$968		XH	
Term Dur./Freq.	Date Closed	Actual Payment	Date of Last Payment	Account Status	Payment Rating	Account Type	Interest Type Indicator	Date of Account Information	FCRA 1 st Date of Delinquency	Original Charge-off Amount	
360/M		\$968	05-01-2014	11		26		05-31-2014			
Original Creditor Name			Creditor Classification	Mortgage Agency Identifier			Sec. Marketing Agency Id Account #		Specialized Payment Indicator		
Purchased Portfolio or Sold Name			Portfolio Indicator	Deferred Payment Start Date			Balloon Payment Due Date		Balloon Payment Amount		
Mortgage Id #							AUD Control #		70571752		
Account History											
D	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	1	0	4	3	2	3	B	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-

Printed By: IVONNE HUMPHREYS
Date: 07-02-2014

Tel#: (800) 390-4656

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

DD/OLS 000310

CONFIDENTIAL

EXHIBIT 22 TO EXHIBIT B

ACDV Response:				99994210030088137
Account Number:	7092244537	SSN:	232049020	
Consumer Name:	DAVID MAX DAUGHERTY	Control Number:	99994210030088137	
Response Code:	01:Account information accurate as of date	Subscriber Code:	465FS01690	
Response Date:	08/08/2014	DF Contact Number:		
Response Due Date:	08/15/2014	DF Authorized Name:	Daniel John	

Dispute Information:	
Dispute Code 1:	001:Not his/hers. Provide or confirm complete ID.
Dispute Code 2:	106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
FCRA Relevant Information:	

Consumer Information:			
	Request Data	Response Data	Same / Diff
Last Name:	DAUGHERTY	DAUGHERTY	Same
First Name:	DAVID	DAVID	Same
Middle Name:	MAX		Unknown
Generation Code:			Unknown
Prev. Last Name:			Unknown
Prev. First Name:			Unknown
Prev. Middle Name:			Unknown
Prev.Generation Code:			
SSN:	232049020	232049020	Same
Date Of Birth:	12/14/1957		Unknown
Telephone Number:	3042956161		Unknown
ECOA Code:	1:Individual	1:Individual	
Street Address:	35 VALLEY VIEW DR 35	35 VALLEY VIEW DR	Different
City:	VIENNA	VIENNA	
State:	WV:West Virginia	WV:West Virginia	
Zip:	26105	26105	
Prev. Street Address:	PO BOX 816		Unknown
Prev. City:	PARKERSBURG		
Prev. State:	WV:West Virginia		
Prev. Zip:	26102		
2nd Prev. Street Address:	VALLEYVIEW DR		
2nd Prev. City:	VIENNA		
2nd Prev. State:	WV:West Virginia		
2nd Prev. Zip:	26105		

Account Information:		
	Request Data	Response Data
Account Status:	11:Current account.	
Payment Rating:	0:Current account	
Cond. / Cum. Status:		
CII:		
MOP:	01:As agreed; not more than 1 payment past due	
CCC:		

99994210030088137													
SCC:													
Portfolio Type:		M:Mortgage											
Account Type:		26:Conventional Real Estate Mortgage including Purchase Money First (Terms Duration in years)											
Terms Duration:		360											
Terms Frequency:		M:Monthly											
Date Opened:		07/01/1999											
Date of Account Information:		01/01/2013											
Date of Last Payment:		05/01/2014											
Date Closed:													
FCRA DOFD:													
Current Balance:		79857											
Amount Past Due:		0											
High Credit / Original Amt.:		100860											
Credit Limit:													
Original Charge Off Amount:													
Actual Payment:		968											
Scheduled Monthly Payment:		968											
Original Creditor Name:													
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:													
Mortgage ID Number (MIN):													
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:													
Purchased From / Sold To:													
Narrative / Remarks:													
Account History													
Year		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014	Req.						-	D	0	0	0	0	0
	Resp.						-	-	-	-	-	-	-
2013	Req.	0	0	0	0	0	0	0	0	0	0	D	0
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2012	Req.	0	0	0	0	0	0	0	0	0	3	2	2
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2011	Req.	B	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2010	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2009	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2008	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2007	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Res	-	-	-	-	-	-	-	-	-	-	-	-
Associated Consumer Information													
Last Name:													
First Name:													
Middle Name:													
Generation Code:													
SSN:													
Date Of Birth:													
Telephone Number:													
ECOA Code:													
CII:													
Street Address:													
City:													
State:													
Zip:													
Authorized Name:		Daniel John											
Date:		08/08/2014											
When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.													

ACDV Response:				99994210030088138
Account Number:	7092244537	SSN:	232049020	
Consumer Name:	DAVID MAX DAUGHERTY	Control Number:	99994210030088138	
Response Code:	01:Account information accurate as of date	Subscriber Code:	465FS01690	
Response Date:	08/08/2014	DF Contact Number:		
Response Due Date:	08/15/2014	DF Authorized Name:	Daniel John	

Dispute Information:	
Dispute Code 1:	001:Not his/hers. Provide or confirm complete ID.
Dispute Code 2:	106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
FCRA Relevant Information:	

Consumer Information:			
	Request Data	Response Data	Same / Diff
Last Name:	DAUGHERTY	DAUGHERTY	Same
First Name:	DAVID	DAVID	Same
Middle Name:	MAX		Unknown
Generation Code:			Unknown
Prev. Last Name:			Unknown
Prev. First Name:			Unknown
Prev. Middle Name:			Unknown
Prev.Generation Code:			
SSN:	232049020	232049020	Same
Date Of Birth:	12/14/1957		Unknown
Telephone Number:	3042956161		Unknown
ECOA Code:	1:Individual	1:Individual	
Street Address:	35 VALLEY VIEW DR 35	35 VALLEY VIEW DR	Different
City:	VIENNA	VIENNA	
State:	WV:West Virginia	WV:West Virginia	
Zip:	26105	26105	
Prev. Street Address:	PO BOX 816		Unknown
Prev. City:	PARKERSBURG		
Prev. State:	WV:West Virginia		
Prev. Zip:	26102		
2nd Prev. Street Address:	VALLEYVIEW DR		
2nd Prev. City:	VIENNA		
2nd Prev. State:	WV:West Virginia		
2nd Prev. Zip:	26105		

Account Information:		
	Request Data	Response Data
Account Status:	82:Account 120 days past the due date.	
Payment Rating:		
Cond. / Cum. Status:		
CII:		
MOP:	05:Pays over 120 days; 5 or more payments past due	
CCC:		

99994210030088138													
SCC:		BO:Foreclosure proceedings started.											
Portfolio Type:		M:Mortgage											
Account Type:		08:Real Estate - Specific Type Unknown											
Terms Duration:		30											
Terms Frequency:		M:Monthly											
Date Opened:		08/01/1999											
Date of Account Information:		06/23/2014											
Date of Last Payment:		01/01/2012											
Date Closed:													
FCRA DOFD:		10/01/2011											
Current Balance:		85639											
Amount Past Due:		6128											
High Credit / Original Amt.:		100813											
Credit Limit:													
Original Charge Off Amount:													
Actual Payment:		200											
Scheduled Monthly Payment:		1077											
Original Creditor Name:													
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:													
Mortgage ID Number (MIN):													
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:													
Purchased From / Sold To:													
Narrative / Remarks:													
Account History													
Year		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014	Req.								0	0	0	0	0
	Resp.												
2013	Req.	0	0	0	0	0	0	0	0	0	1	D	D
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2012	Req.	D	D	D	D	D	D	D	D	D	3	2	2
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2011	Req.	B	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2010	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2009	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2008	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2007	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Res	-	-	-	-	-	-	-	-	-	-	-	-
Associated Consumer Information													
Last Name:													
First Name:													
Middle Name:													
Generation Code:													
SSN:													
Date Of Birth:													
Telephone Number:													
ECOA Code:													
CII:													
Street Address:													
City:													
State:													
Zip:													
Authorized Name:		Daniel John											
Date:		08/08/2014											
When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.													